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JANUARY 2005

neatoday

Closing The Gap

Bridging the academic divide is no easy work, but NEA members are finding that a little innovation—and a lot of will—can go a long way.

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features

Closing The Gap

COVER 22

Academic success still eludes thousands of students—and the reasons are as complicated as the answers. Race, gender, income, and more all come into play. But public school educators aren't sitting on their hands. With a little innovation and a lot of will, many are working to bridge the academic divide—and they're making progress, one student at a time.

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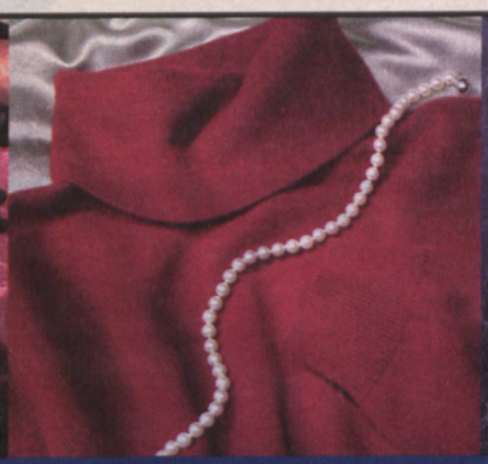
Cookies and Doritos? Exotic destinations? You can't pass up this road trip. Hitch a ride as the Utah Education Association travels 1,198 miles to re-connect with members.

PHOTO TOP: JOHN KLICKER; PHOTOS BOTTOM, CLOCKWISE FROM LEFT: PAUL GIOVANOPOULOS, J.D. SCHWALM, FRED HAYES



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With more than a few legislators around the country aiming to chip away at public employees' retirement plans, a lesson on how your pension works—and the differences between defined-contribution and defined-benefit plans—might be a good idea.

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Fresh Start

Laugh if you will, but I love a good New Year's resolution. So what if the same one gets repeated year after year and turns stale by March? There's something heartening in that brief and shining moment when, as ritual, we pause to ponder what a new beginning could mean. More mindfulness? A more giving soul? A cleaner house? Oh, the joy! ¶ I thought a lot about fresh possibilities during the holidays and the weeks before as we prepared this issue of *NEA Today*. Mostly it was because of you. In our cover story, "Closing the Gap" (page 22), educators show what happens when they embrace the idea that every child can succeed. The wonderfully creative approaches some of you have dreamed up to shrink the chasm between kids who are making it and those who are not have everything to do with an exploring spirit—one that nudges you to turn down different paths and think "new way," "new attitude." ¶ Lucky for you, inspiration abounds—in the form of enthusiastic, never-say-can't colleagues like Lucille Clay, the cafeteria pro whose busy world we captured in "Say Lunch?" (page 34). Like her, many of you see each day as another opportunity to make something good happen. ¶ I think of Sally Sharp, a New Jersey member who telephoned me recently just to gush about the day-to-day victories at a place where victories once weren't expected. "I drive every day to a school that's surrounded by drug addicts and poverty and things you wouldn't believe," she told me. "But when I get inside, it's like a little oasis. What goes on is awesome." Her colleagues at Creative Arts High School in Camden, she said, get goose bumps just thinking of ways to nurture the talents of their students. And ah, the return. ¶ So, hats off to you this New Year. Keep stepping, exploring, resolving. And don't worry that in 2005 you still may not phone your mother-in-law every week, or put an end to nighttime munching and drop 20 pounds, or read the complete works of, well...anybody. Put it on the list anyway. It's about hope—and that, as you know best, has legs.

Marilyn Milloy

EDITOR MARILYN MILLOY

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Is there a new teacher in the family?

Teaching is hereditary—it tends to run in families. If you have a son or daughter—or even a niece or nephew—who started a new teaching career last fall, consider a gift befitting the occasion. **The NEA Professional Library** has the gifts you need to help get all the new teachers in your life off to a great start!

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The Invincible Summer

'In the depth of winter, I finally learned that within me there lay an invincible summer.'
—ALBERT CAMUS

In every child, there is an invincible summer. It is our responsibility as educators to nurture it and to foster it. And in each one of us, there is, too, an invincible summer. It's what keeps us going back day after day, year after year, in the midst of sometimes cold and dreary conditions.

The invincible summer in us also explains why our Association will not waver in our efforts to ensure that every child in America can attend a great public school right in his or her own neighborhood.

We will continue to fight for the great public school reforms that we know will work:

- free, universal preschool
- smaller class sizes
- a qualified and caring teacher in every classroom
- a challenging curriculum
- ample resources for all public schools, including those that serve poor and minority students
- involved parents.

Given today's potentially partisan political atmosphere, are we being unrealistic? We don't think so. Public education is deeply rooted in America, and attempts to "voucherize" or privatize education have been repeatedly rebuffed by the electorate. What's more, polling done by NEA and other education organizations clearly shows that Americans share deeply held beliefs and values about public schools.

"Public education is deeply rooted in America, and attempts to 'voucherize' or privatize education have been repeatedly rebuffed by the electorate."
—REG WEAVER

Americans see public schools as the engine of individual opportunity in the "land of opportunity." In addition, Americans believe public schools provide concrete benefits for our nation.

But Americans also want reassurance that public schools are instilling in students the values most Americans hold dear: hard work, persistence, personal responsibility, and respectful behavior.

As we strive to survive in the wake of the so-called No Child Left Behind law, we tend to focus on things academic. And this is necessary, but not sufficient. We need to talk more about values. We need to emphasize that our goal is to give students the skills and knowledge they need to succeed in life. And part and parcel of this effort is our teaching students the value of working hard and never giving up. It's about our teaching students the importance of behaving responsibly and respectfully toward others.

Polls also show that Americans are much harder on parents than educators. They do not think some parents are doing a very good job of raising their children—and as educators, we see this every day. But instead of criticizing parents, we need to reach out to them—welcome them—and help them understand what we are trying to accomplish in our schools and how they can help their children learn more and behave better.

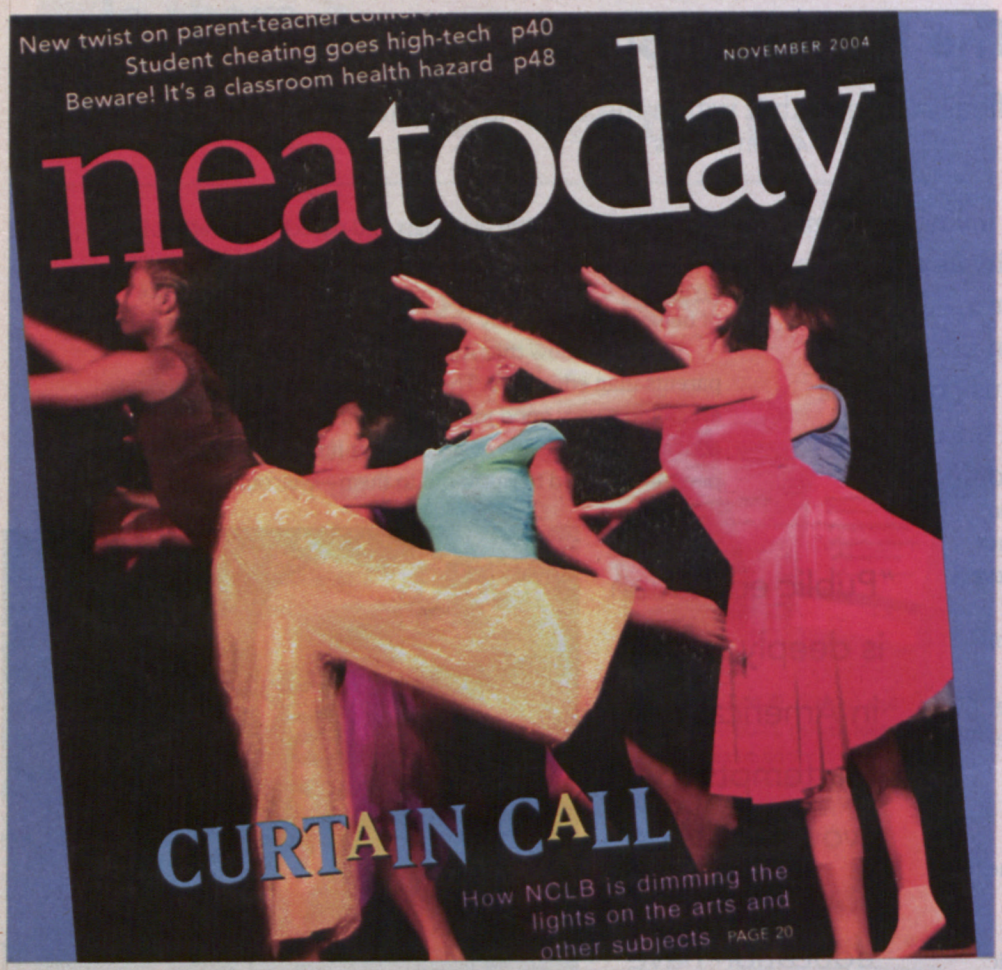
A coalition of educators and parents and grassroots people of good will—Democrats, Republicans, and independents alike—united by their shared values would be a powerful alliance. One might even say an invincible alliance.

NEA can lead the way, helping our fellow citizens find the common ground for such an alliance—because that common ground happens to be the higher ground of our nation's shared commitment to children, to public schools, and to America's future.

Reg Weaver

NEA PRESIDENT REG WEAVER

PHOTO: SANDY SCHAEFFER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CURTAIN CALL
How NCLB is dimming the lights on the arts and other subjects PAGE 20

BRAVO!

Bravo! "Curtain Call" (cover story, November) was beautifully written and couldn't have come at a better time. The pressure is on to bring more math and writing into arts classes in Holyoke, Massachusetts, where we work with the most poverty-stressed children in the state. Indeed, our state test scores are abysmal. Clearly, our students can do better. But students are resisting the initiative to reduce the time they spend working with art materials and substitute more writing. They want to breathe, relax, and create in a different way.

As a 33-year veteran of the 6-7-8 art classroom and a part-time university art education instructor, I was gratified to see such a clearly written article on the benefits of arts education. It is often the music class that brings Hector to school, the art class where Ashley shines, the opera that allows Chris to show leadership. If poor children cannot experience quality arts programs, the only children who have that opportunity will be those whose families can afford private instruction.

When I teach my art education seniors at the University of Massachusetts, I emphasize the importance of the interconnectedness of subjects for preparing their lessons. I will share this issue of *NEA Today* with them as required reading.

LORA MCNEECE BARRETT
Holyoke, Massachusetts

In our school in Kansas City, Kansas, especially in grades 1 to 3, we don't teach social studies and science any more. It's all reading, math, writing, and test prep. This is what matters with No Child Left Behind.

It makes my stomach churn.

When we look at artifacts of past civilizations, very often they involve arts: paintings, pottery, music, rituals. What will we leave behind if we keep on this path? ITBS practice books?

Then there is public health. We know that obese children almost always become obese adults, but we are cutting back on physical education and eliminating recess.

There is also the creative thinking issue. The tests that rule our academic lives often have a right answer and a wrong answer, with no place for subtlety, for alternative ideas. We live in an increasingly diverse society. Our children need to learn to value unfamiliar ideas. Otherwise, we risk growing children who see the world rigidly: my way or the highway.

This is a disaster waiting to happen. Stressed out, overweight, narrow-minded kids are not receiving the best we can provide.

MARY LOUISE BUTLER
Overland Park, Kansas

My compliments on "Curtain Call." However, K–12 foreign language education was barely mentioned.

Many educators do not understand the essential nature of foreign language as part of every child's K–12 curriculum. There are studies that link positive test scores, such as those on tests mandated by No Child Left Behind, with K–12 foreign language programs.

The academic benefits of K–12 foreign language education are parallel to the benefits of the arts.

And, students in long-sequence foreign language education programs are equipped to participate more successfully in a multilingual and multi-literate world—which is no longer just beyond our traditional borders, but also exists in our local communities.

MARTIE SEMMER
Breckenridge, Colorado

HOW TO STOP CYBER-CHEATING

I have a simple suggestion for avoiding plagiarism in student reports ("Cyber-Cheating," November): Use different forms of rhetorical stance. For instance, instead of assigning a report on the French and Indian War, which students could copy from many Web sources, assign an interview format. Students must find information and then transform that information into an on-the-spot newscast.

Or, have a member of Lewis and Clark's Corps of Discovery write home about his experiences. There are endless creative possibilities. I find that students are much more motivated using the rhetorical stance format. They can't cheat, and I enjoy reading them more than the run-of-the-mill report.

DEBORAH HICKERSON
Vacaville, California

COUNSELOR CONFERENCES

I read with pleasure "Turning the Tables" (November) on parent conferences led by students. When I was a counselor (I retired in 1995), we used another unusual type of conference for eighth-grade students preparing for their transition to high school.

These conferences were held in January and February and led by guidance counselors. They included parents and students—not usually teachers.

We discussed each student's school career, reviewed test scores, and planned what courses the student might take in high school.

In a survey we distributed afterward, more than 90 percent of the parents found these meetings very useful.

EUGENE WULF
Tinton Falls, New Jersey

"National standards, standardized achievement tests, and education policy created by non-educators overlook what is most important to every child—the student's relationship to a dedicated and committed teacher." —JEFFREY LOMBARDO

SHOULD ALL A'S BE EQUAL?

Standardized report cards (Last Bell, November) would be just another myopic way to suggest equality among schools. They would not eliminate discrepancies and bias across the country. They would only add another layer of bureaucracy.

A national report card, while seemingly convenient to parents and guidance counselors, would still be affected by the interpretations and judgments of the classroom teacher—which is *not* a bad thing.

As our educational system continues to slip down the slope created by No Child Left Behind, national report cards would add momentum while destroying more teacher autonomy.

National standards, standardized achievement tests, and education policy created by non-educators overlook what is most important to every child—the student's relationship to a dedicated and committed teacher.

JEFFREY LOMBARDO
Avon, Connecticut

SLANG FLASH CARDS

How can I buy Slang Flash Cards (UpFront, November)?

MARGARET BRYANT
Teaneck, New Jersey

Editor's Note: The cards are produced by Knock Knock in Venice, California (800-656-5662, info@knockknock.biz) and can be purchased for $12.95 at www.knockknock.biz, or you can use the Web site to locate stores that carry them.

LET'S TALK

Share your ideas, comments, and opinions with *NEA Today* in one of four ways:

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Finally, a new IDEA!

Nearly three years in the making, a new version of the Individuals with Disabilities Education Act (IDEA), the federal special education law, finally emerged from a tangle of last-minute fixes in November. And while it's far from perfect, it's a definite improvement, say NEA's special education policy leaders, who made every effort to shape this wide-reaching law into one that helps, not hurts, the many classrooms it affects.

Among the highlights:

> Significant relief from the federal Department of Education's unreasonable "highly qualified" rules: Licensed special education teachers who teach several high school subjects must show they know the content but won't have to be certified in every subject.

> A clause that should speed help to young students who need it before they fall far behind.

> Rules that make it easier to remove violent special education students from classrooms if the disruptiveness is not due to their disability.

Then there were some bad ideas that NEA managed to keep out of the bill, like vouchers, and extending the "highly qualified" rules of the No Child Left Behind law to all special education paras. Currently, those rules apply only to Title I-funded paras.

One big disappointment: Congress and the President still did not carry out their 1975 promise to fully fund the law.

Find more details at www.nea.org/specialed/reauthorization.html.

"We were able to turn a pretty bad bill into a fairly good one. But a lot depends on how it is carried out."

—PATTI RALABATE, A FORMER SPEECH AND LANGUAGE PATHOLOGIST WHO HEADS UP NEA'S SPECIAL EDUCATION EFFORTS

NO EXIT?

State high school exit exams are now required by 20 states and five more will require them by 2009. Currently, 52 percent of all public school students live in states where they must pass a high school exit exam, according to a recent survey by the Center on Education Policy.

PHOTO: MATTHIAS TUNGER

Sick Days

It's no fluke that flu season coincides with the school year. The close quarters of a classroom make it easier for yucky flu germs to take flight and, according to www.kidshealth.org, flu epidemics often originate in schools.

WITH THIS YEAR'S shortage of flu shots, you may be looking for other ways to stay healthy. While everybody should keep their distance from sick friends and relatives, the Centers for Disease Control and Prevention (CDC) has specific recommendations for educators:

kah-choo

Remind your students to cough and sneeze into tissues (and then throw them away!), then scrub those hands early and often. The CDC offers flu-prevention tip sheets and printable posters for use in schools at www.cdc.gov/flu/school/.

Sharalee Savage, president of Oklahoma's School Nurses Association, also suggests using virucide to spray tables, doorknobs, and other areas of the classroom that suffer frequent use. In addition, Savage advises, "Exercise, eat right, and cut stress," to stay healthy.

If you do all this and still catch the flu, then take some old advice—rest, drink plenty of liquids, and call your doctor. Staying home while sick will help prevent the flu from making the rounds in your school and beyond.

—SARAH RABOVSKY

(((Baby Boom)))

WELCOMING A NEW BABY into the community is always cause for celebration. But Royalview Elementary School in Willowick, Ohio, celebrated that event—count 'em—four times in a two-day span last spring. First-grade teacher Angel Patrick, second-grade teacher Heather Kiggins, and third-grade teacher Laura Parsons gave birth on April 20. Their colleague, kindergarten teacher Courtney Zapolla, delivered the next day. The final tally? Two boys and two girls.

"It made for some real bonding moments," Parsons says of the timing of their pregnancies.

But wait. The show's not over. Six other teachers expect to welcome new additions to their families before the end of the school year. The staff often jokes there must be something in the school's water that's stirring up the boom.

—EMILY GOODMAN

PHOTOS: DIGITAL VISION

Notepad

Breakthrough for E-Rate

After a furious, full-court press from a broad coalition of education and state government groups, money is flowing again in the $2.25 billion "E-Rate" program.

That's the program that funds school Internet access and wiring, benefitting some 80 percent of U.S. schools. The clause needed to release the funds got tangled in last-minute maneuvering over other proposals, none relevant to E-Rate. But the logjam finally broke; the essential clause was part of the 108th Congress' last bill.

E-Rate had stalled last August when federal officials ordered an accounting change that meant applications couldn't be approved until funds were actually in hand, even though the money was certain to arrive. About $400 million in grants got stuck in the pipeline. Many schools had to scale back or even eliminate their Internet connections.

NEA asked Congress to let projects be approved based on money coming in, much like signing an apartment lease before you have enough for a full year's rent. And Congress finally agreed.

"This win was the result of one of the most broad-based coalitions I've ever seen," says NEA lobbyist Kim Anderson. The fix lasts only one year, but Anderson is optimistic the same coalition will ensure a permanent solution.

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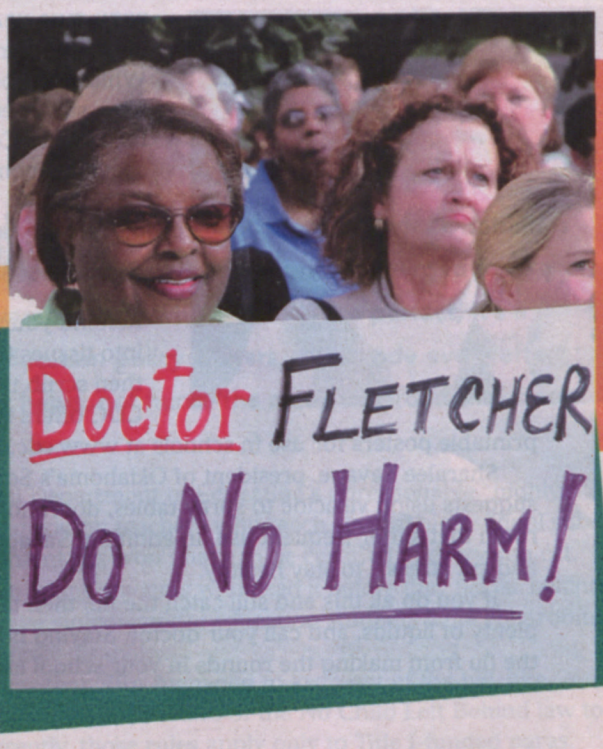
Strong Medicine Saves Health Care

They were headed for a painful showdown with the state, but instead Kentucky educators are celebrating a big victory in their fight to preserve health insurance benefits.



WITH JUST EIGHT DAYS before a statewide strike deadline, the legislature voted to add nearly $200 million to the state health insurance program, staving off major cutbacks proposed by Governor Ernie Fletcher.

More than 10,000 school employees and supporters of public education rallied statewide in December to protest the changes. Twenty-two of the state's 176 school districts canceled classes to let educators participate. When Governor Fletcher refused to move, KEA threatened to strike.

This time, the governor got the message and called a special session of the general assembly to address the educators' concerns.

"We have won a great battle, but the war is far from over," said KEA President Frances Steenbergen. The fix only applies to 2005. But many Kentucky political observers are saying the hard-fought triumph has given the union tremendous momentum—and many hundreds of new members across the state.

Fourth-grade teacher and KEA board member Renee Yates told a television reporter that educators have learned political action works. "We're going to need to stay on our local representatives," she said, "not just at a critical issue time, but during the whole session."

And the winner is...!

"Teaching is a wonderful profession, but often overlooked," says Greensboro, North Carolina, kindergarten teacher and NEA member Stephanie Lemon.

BUT NOT THIS TIME.

Lemon thought she was going to a normal school assembly one day last fall, but she walked out $25,000 richer.

She was one of dozens of NEA members across the country honored and surprised by a Milken Family Foundation National Educator Award. There's no formal nomination process, so the winners didn't even know they were being considered. For a complete list of honorees, go to www.mff.org/mea/mea.taf.

PHOTO TOP: CHARLES MAIN, KEA; PHOTO BOTTOM: JERRY WOLFORD

Who's 'Effective'?

Insanity of the Month

The so-called No Child Left Behind law says schools that don't make "adequate yearly progress" (AYP) for three years must pay for tutoring for low-income students. But who provides the tutors?

THE LAW SAYS they can come from private companies, religious organizations—just about any group that has a "record of effectiveness" and meets "reasonable" criteria set by the state.

But under the federal Department of Education's interpretation, that often leaves out the most obvious source of tutors: the school district itself. The Department says that if the district hasn't met AYP, that proves the district is not effective. So Boston, Chicago, and other city school districts can't hire teachers to tutor students—not even someone who's a Teacher of the Year.

NOT ENOUGH INSANITY? Chew on this: While these districts can't use their teachers as tutors, private companies can hire them to do the same work. And although school districts must employ 100 percent "highly qualified" teachers by the end of the 2005–06 year, states are forbidden to apply that standard to private companies and groups supplying tutors. Go figure.

Orphans of Beslan

LAST SEPTEMBER, terrorists seized School #1 in Beslan, Russia, on the first day of school. Within a few days, more than 329 people were dead, including 20 teachers and more than 100 children. The teachers left behind 35 orphan children, ages 8 to 15.

Education International (EI), the world federation of educators' unions to which NEA belongs, is raising money to pay these children's school fees and college education. EI General Secretary Fred van Leeuwen says that will take between $100,000 and $150,000 for all 35. To help, send a check (payable to Education International) to NEA's International Relations Department, 1201 16th St., N.W., Washington, DC 20036. Write "Beslan Fund" on the envelope.

Global Takes

'Park & Stride' in Britain

The British government is launching an effort to simultaneously help students get fit and ease traffic congestion by making it safer for kids to get to school on foot and bicycle.

One approach: "park & stride" locations where students can be dropped off by their parents and then escorted to school. Another: safe cycle routes plus storage space for bicycles at schools.

Education and Skills Secretary Charles Clarke said twice as many students are driven to school these days as 20 years ago.

The effort will start with nearly $20 million for pilot programs involving more than 230 schools.

Sesame Street in Japan

Japanese television has begun airing a homegrown version of *Sesame Street* aimed at 5- and 6-year-olds. While the American show focuses on teaching letters and numbers, the Japanese will put more emphasis on morality, reports the *Japan Times*.

According to *Education Week*, the new program's creative director, Karen Fowler, explained that "in Japan, there's not the same kind of disparity of wealth, so we don't have to teach Japanese children their letters and numbers." But Japan is concerned about rising juvenile crime.

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PHOTO TOP: NATHAN HAM

Qualified in Wisconsin

You're a Title I paraeducator, you're sweating because the so-called No Child Left Behind law (NCLB) requires that you be "highly qualified" by January 2006, and your higher-ups are asleep at the helm. So, wake 'em up, and direct their gaze to the Wausau (Wisconsin) school district.

Para **Peg Bestul** is now officially "highly qualified."

WITH SOME PRODDING from the Wisconsin Education Association Council (WEAC) and the 289-member Wausau District Secretaries and Aides (WDSA), that 18-school system has gotten every single Title 1 para "qualified" under the law, without the stress of a written test.

It all started in 2003 when WDSA activist Peg Bestul, a Title I kindergarten aide, and fellow Association leaders gave Wausau administrators an NCLB briefing and formally asked how the district would meet the para requirements.

The upshot: Wausau created its own "local academic assessment" for paras, permissible under NCLB, that consisted of a simple portfolio and three classroom observations. And the district funded workday classes—on paid release time—for Title I and other paras.

Into the simple portfolio went a list of completed classes and a written account of how paras like Bestul used their "new" knowledge with kids. "I realized that much of what I learned I was already doing in the classroom—the teacher just called it something else," says Bestul.

Where Are the Kids?

Although the number of students enrolling in kindergarten has increased since the 1970s, fewer students are making it to their sophomore year of high school. In fact, the rate of students disappearing between 9th and 10th grades has tripled during the past 30 years, according to a study from Boston College.

"IT'S DEFINITELY CAUSE for concern," says Walter Haney, co-author of the study. "We know that students who don't move from 9th grade to 10th, either because they drop out or are held back, are less likely to graduate."

Among the 9th graders in the 1998–99 school year, 11.4 percent didn't make it to 10th grade the following year. The data suggest states may be holding those students back or even encouraging them to drop out, Haney says.

Moreover, despite a national push to reach a 90 percent graduation rate, only two states—New Jersey and Wisconsin—met that goal during the 2000–01 year. But 24 states had graduation rates of 75 percent or less, and 15 states saw their rates decline by 5 percent or more between 1988 and 2001.

Haney thinks high-stakes testing is to blame. For more, visit www.bc.edu/nbetpp.

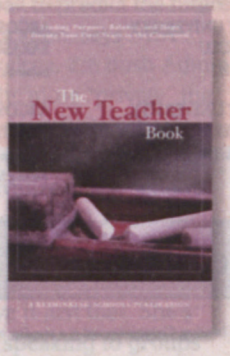
PHOTO TOP: ROB ORCUTT; PHOTO BOTTOM: NATHAN HAM

Rethinking Your First Years

First 5 Years

Are you a new teacher who got into this business to build a better America, one that takes seriously that "justice for all" idea? (And don't almost all new teachers fit that description?)

You might take a look at *The New Teacher Handbook* from the editors of *Rethinking Schools*, a national education journal that's edited mostly by classroom teachers. This is a book that says you don't have to check your social justice ideals at the schoolhouse door—not even your first year. On the contrary, it says living your ideals can help you succeed.



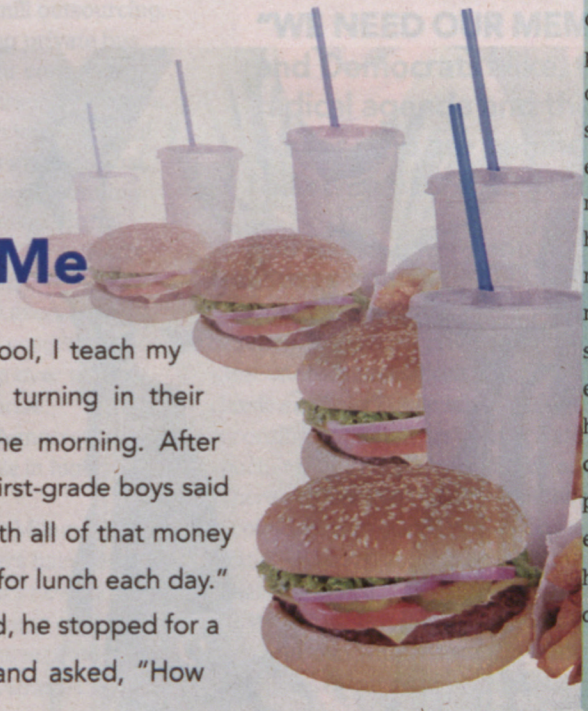
The book's introduction notes that turnover is high among teachers during their first three years, but quickly adds that the majority do get through. Then the authors proceed to offer numerous survival tips from how to establish discipline rules to "how to teach controversial content and not get fired," along with stories by veteran teachers who tackled first-year crises and lived to tell you about them.

Perhaps the best advice is that no teacher should go it alone. Seek advice, ideas, and support from colleagues, the book says. If the teacher next door isn't helpful, find someone else.

Just as students need to learn to be in a relationship with the classmates they spend so many waking hours with, their teachers also need a community that sustains them.

—SANDRA GREGG

Supersize Me



During the first few weeks of school, I teach my first-grade students the routine of turning in their lunch money to me first thing in the morning. After several days of doing this, one of my first-grade boys said to me, "Mrs. Farris, what do you do with all of that money we give you every day?" I replied, "It's for lunch each day." Looking rather surprised and confused, he stopped for a minute, looked me up and down, and asked, "How much lunch do you need?"

—SHARI FARRIS
First- and second-grade teacher
Spokane, Washington

Have a funny school story you'd like to share? *Send it to neatoday@nea.org or through the Web at www.nea.org/neatoday.*

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Two-Minute Tips

Next To Speak

Sometimes during class discussions, students just call out their opinions. This is especially true if they are passionate about the topic or concerned about having a turn to speak. To help students learn to wait their turn, I use a speakers' list. When students want to speak, I write their names on the board for all to see so they know who will speak next. This way they don't have to keep their hands raised until I call on them. It also minimizes interruptions.

—MARCIA LEE
South Windsor, Connecticut

Supply Bag

I teach second grade and my students always seem to lose their pencils, scissors, and glue in their desks. So I hang a clear vinyl shoe bag over the door and label each pocket with a student's name where each student keeps his or her supplies. This also lets me easily check when the child is running low on an item, and I can send a reminder note to the parents. I also use vinyl shoe bags to hold centerpieces, vocabulary cards, groups of markers, and puzzle pieces. They are less expensive than the pre-made card holders and can be used in many different ways.

—JOHANNA DOLD
Capitol Heights, Maryland

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Connecting the Dots

Secretary-Treasurer Lily Eskelsen leads a campaign to expose the perils of privatization.

The presidential election has been decided, but educators don't need a crystal ball to predict the future. When it comes to public education, says NEA Secretary-Treasurer Lily Eskelsen, the Bush Administration has made it clear: the more "private" the better. That would be more vouchers, more private school tuition tax credits, more contracting out of public schools services. In short, more serious efforts to privatize public schools.

It's time to sound the alarm, says Eskelsen. Privatization—and the people behind it—deserve more public scrutiny, she says. And over the last year she's been on a personal crusade to give it just that. She's been speaking to groups both inside the Association and out about its perils. But her message isn't just about run-of-the-mill outsourcing, such as using private bus companies or corporate cafeteria workers. It's about privatization with a capital P, where the ultimate goal, she claims, is dismantling public education, Social Security, Medicare, public employee pension plans, and virtually every other government program—then turning them over to for-profit enterprise.

Privatization "is an issue for everyone who believes in the mission of public schools," says NEA Secretary-Treasurer **Lily Eskelsen.**

"We need our members, Republicans and Democrats alike, to understand this radical agenda and the people in high places who are behind it," she says.

The agenda is certainly not new. Economist Milton ("private is good, public is bad") Friedman and others have been peddling their ideas for 30 years or more. What's new, says Eskelsen, is that people like Friedman are no longer considered on the fringes of political thought. Today's privateers are politically well-connected, well-financed corporate venture capitalists who also happen to have President Bush's ear.

As part of her road show last fall, Eskelsen spoke to members and leaders in Maine. Rob Walker, president of the Maine Education Association, says her presentation was an eye opener for many members. "Lily really helped people connect the dots and see the bigger patterns," he says. Her breezy wit and lively style is entertaining, he says, but at the end of her well-documented slide show you get it: "the privateers really do intend to suck the lifeblood out of public institutions."

How can the average educator tell if this bigger privatization agenda is moving forward? Eskelsen offers these warning signs:

YOU SEE TAX CUTS FOR THE WEALTHY WHILE PUBLIC INSTITUTIONS GET BASHED.

The strategy of the privateers is to make sure there are never enough funds to properly run quality public programs, Eskelsen says. They promote tax cuts (hefty ones for the wealthy) and recommend cutting programs (which the wealthy don't need). And all the while, they bad-mouth public programs and whip up hatred of all taxes, so people will resent paying taxes for underfunded and eventually underperforming public programs, she says.

YOU HEAR BUZZ WORDS LIKE "CHOICE."

You will never hear the privateers say that they want to destroy popular programs that parents and seniors and consumers like, Eskelsen says. Instead, you'll hear words like choice and ownership, as in "We want to give you a choice in your Social Security." Or your school. Or your public utility.

Be aware of the meaning behind the words, Eskelsen implores audiences. "They're just market-speak for, 'We're looking to erode a community service, so that we can give a for-profit opportunity to our cronies.' That's the bottom line."

> **"WE NEED OUR MEMBERS,** Republicans and Democrats alike, to understand this radical agenda and the people in high places who are behind it."
>
> —NEA SECRETARY-TREASURER LILY ESKELSEN

YOU NEVER HEAR ABOUT STRICT ACCOUNTABILITY MEASURES FOR THE PRIVATE SECTOR.

One of the hallmarks of this privatization strategy, says Eskelsen, is that new private entities don't get saddled with the same onerous regulations that get put on the public sector. A classic example: Public schools in Washington, D.C., get rated according to a single test, but private schools that receive voucher money don't have similar accountability measures. "There's no consistency between the regulations and the accountability of public institutions and the private firms that would like to replace those public institutions," Eskelsen says. "That's by design."

What can Association members do? Says Eskelsen: Share your concerns with Association leaders at the local, state, and national level, but don't stop there. Bring up privatization issues with administrators, school board members, parents, local business owners, Kiwanis club members. Talk with friends at church or over the backyard fence—anyone who cares about public schools. Give your community leaders a heads-up so that they are inoculated against the sales pitches of privateers.

"This is not just an issue for the Association," she says. "This is an issue for everyone who believes in the mission of public schools."

—NANCY KOCHUK

PHOTO: I. GEORGE BYLEK

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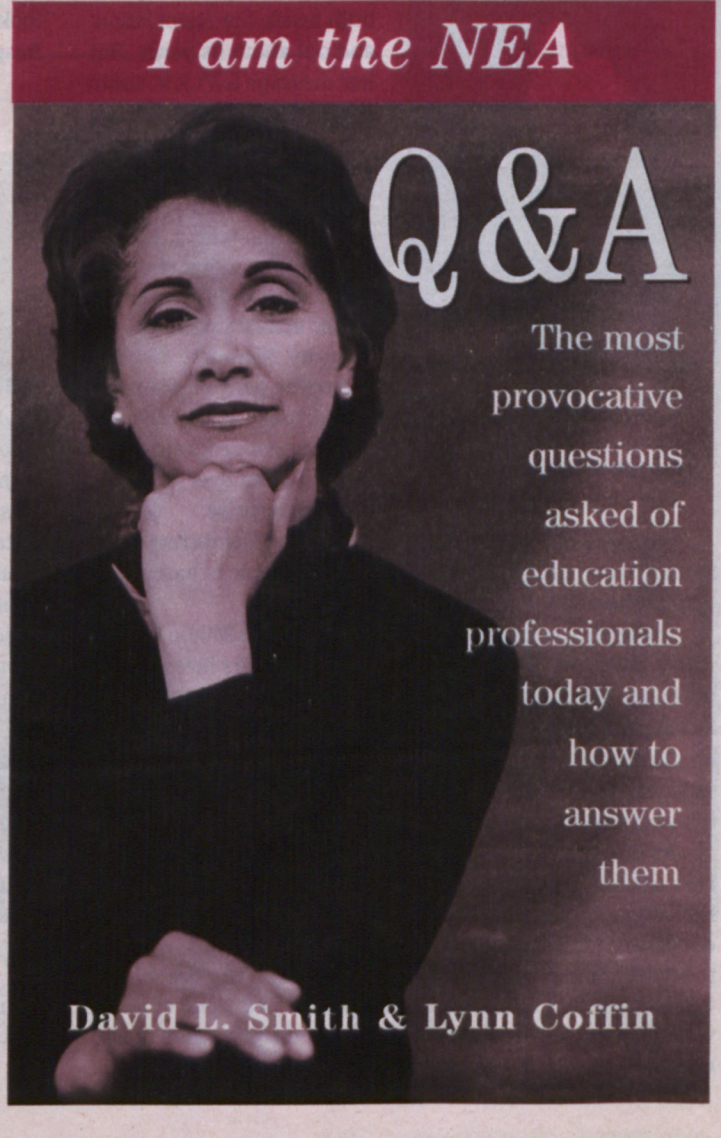
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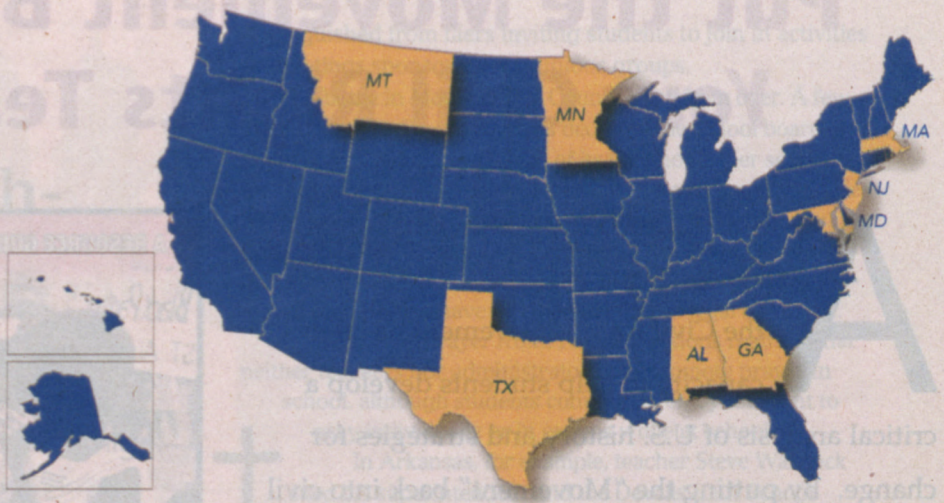
Q&A
The most provocative questions asked of education professionals today and how to answer them
David L. Smith & Lynn Coffin

Pension Plan Faces Assault

MARYLAND Governor Robert Ehrlich has proposed balancing the state budget by shifting the cost of teacher pension funding to local governments. Members of the **Maryland State Teachers Association (MSTA)** know this burden could force counties to cut services or drop out of the state pension system—replacing it with a "defined-contribution" scheme that shifts funding and investment risk to individual educators.

In response, MSTA members have sent nearly 1,000 letters to the governor and legislators. Teachers and MSTA lobbyists are also contacting lawmakers to educate them on the repercussions of this funding shift. Stay tuned.



Georgians Sue for Funding

GEORGIA The **Georgia Association of Educators (GAE)** voiced strong support for a school funding "adequacy and equity" suit filed against the state school board and superintendent by the Consortium for Adequate School Funding in Georgia. The plaintiffs are seeking sufficient state funding and an adjustment in funding formulas to ensure adequate programs for diverse student populations.

The bigger issue here is allocation of existing funds, stressed Merchuria Chase Williams, the GAE president. "We need to ask whether we are raising enough [tax] revenue to adequately fund education. The state should provide additional resources for school systems that don't have the revenue."

Don't Mess with Class Sizes!

TEXAS On the heels of a suit filed by the **Texas State Teachers Association (TSTA)** and the Texas Federation of Teachers (TFT), the state education commissioner has rescinded a letter creating rules enabling districts to evade the state's class size limit in grades K–4, now a student to teacher ratio of 22–1. But this proposal may surface again through the formal rule-making process. TSTA and TFT are prepared, if necessary, to fight the move through legal action—while TSTA plans to file legislation to tighten up the class size waiver process.

Lower Regard for Higher Ed

MASSACHUSETTS The news was not good last fall. On September 17, Governor Mitt Romney vetoed funding for retroactive pay owed to 13,000 public higher education employees and for 1 percent raises bargained by state community college faculty and professional staff, who have gone without raises for two years. In response, higher education employees staged a statewide "Day of Outrage" on September 29, with picketing, marches, and protest letters to state officials.

Massachusetts Teachers Association President Catherine A. Boudreau says that higher ed contracts were bargained in good faith and that legislators included funding for them in the budget—but then Romney showed "tremendous disrespect" for staff and "disregard for the state of our higher education system" through his vetoes.

Will Patience Pay Off?

ALABAMA In its new fiscal year, the state projects significant growth in tax revenue. That hasn't escaped the notice of **Alabama Education Association** Executive Secretary Paul Hubbert. Teachers and ESPs "have been patient about raises for the last five years while the state has endured a recession," he said. "Things are turning for the better economically, and we expect the legislature and the governor to be as giving with new growth as they have been 'stingy' when times were hard."

Don't Take Without Talking

MINNESOTA A judge ruled that the West St. Paul district acted illegally when it unilaterally reduced teachers' health insurance benefits last year without bargaining with the **West St. Paul Federation of Teachers.** This decision put districts across the state "on notice that they cannot unilaterally deal with health costs by shifting the burden to employees," says **Education Minnesota** General Counsel Harley Ogata. "They must negotiate with the union."

Everybody in the Pool!

MONTANA **MEA-MFT** has developed a health insurance plan for K–12 school employees and retirees and is working with other education groups to make this statewide pool a reality in the 2005 legislature. The proposed law would encourage school employers, through a state-funded credit, to participate. Once a district joined, all certified and ESP employees working 30-plus hours a week (or fewer hours if stated by contract) would be entitled to annually select coverage at one of three levels, from "basic" to "preferred."

Through the efficiencies of a statewide pool, projected premiums of all existing school health plans would be less "volatile" and cost less, stresses MEA-MFT. It always pays to buy in bulk.

A Cleaner Way To Clean Up

NEW JERSEY With support from the **New Jersey Education Association** and the New Jersey Work Environmental Council, teacher and ESP locals have won safe asbestos removal at Bergen County's Pascack Valley and Pascack Hills high schools. A local health and safety committee worked with management to identify danger spots, ensured removal of staff from abatement areas, and closely monitored the clean-up.

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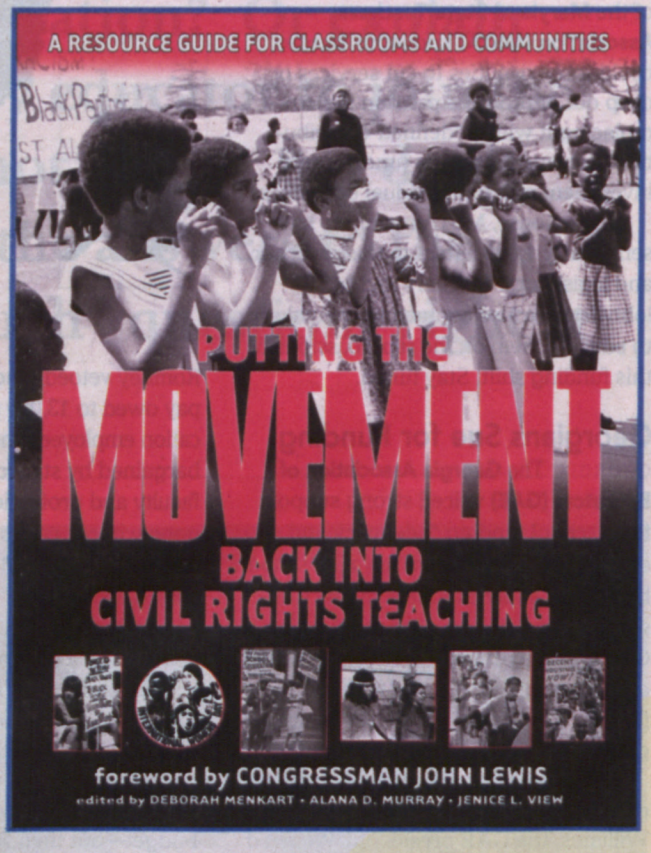
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Courts Tackle Thorny Church-State Issues

Can teachers lead prayers, distribute religious take-home fliers, or participate in student religious clubs? The answers might surprise you.

Many school officials mistakenly believe that schools have to be "religion-free zones." That's not so, and six recent federal court rulings provide much-needed guidance on several delicate questions involving religion in the schools.

The hottest issue by far is whether schools have to allow religious and evangelical groups to distribute promotional fliers through student backpacks. The unanimous answer of three federal circuit courts is "yes," but only if the school allows a wide array of other community groups to do so.

Last June, for example, the Fourth Circuit Court of Appeals ruled that the Montgomery County (Maryland) Public Schools (MCPS) violated the free speech rights of the Child Evangelism Fellowship by refusing to disseminate notices about after-school meetings of student religious clubs sponsored by the group.

The court didn't buy the school's argument that requiring elementary teachers to distribute the fliers to their students, who were then expected to deliver the notices home to their parents, constitutes an endorsement of religion prohibited by the Establishment Clause. Emphasizing that students received some 415 fliers from more than 225 organizations over an 18-month period, the court ruled that MCPS couldn't deny access to the school's backpack distribution system simply because a group wanted to promote religious activities.

Last August, the Sixth Circuit Court of Appeals reached the same conclusion, upholding an Ohio school district's practice of using students to take home fliers from community organizations, including notices from local churches advertising religious activities.

And in December 2003, the Ninth Circuit Court of Appeals ruled that an Arizona school district violated the First Amendment by refusing to distribute promotional brochures for a religious summer camp. The Court cautioned, however, that schools still can refuse to distribute "literature that itself contains proselytizing language," which the court distinguished from fliers inviting students to join in activities or meetings sponsored by religious groups.

The battle in Montgomery County is far from over. A few weeks after the Fourth Circuit's decision, the school board voted to greatly reduce the use of its take-home flier service by limiting access only to the school district, government agencies, PTAs, day care centers, and sports leagues. Under the new policy, the Child Evangelism Fellowship, the Boy Scouts of America, and other outside groups will be denied access. Several of such groups have threatened another legal challenge.

On the school prayer front, recent decisions reaffirm that neither teachers nor administrators can promote prayer in school, although students continue to enjoy the right to pray individually or in groups while at school.

In Arkansas, for example, teacher Steve Warnock sued his superintendent and the Devalls Bluff School District, challenging the superintendent's practice of conducting prayers at mandatory teacher meetings and in-service training sessions. Last August, the Eighth Circuit Court of Appeals ruled that such prayers violate the Establishment Clause.

And last May, the Eleventh Circuit Court of Appeals held that an Alabama teacher stepped over the line at the beginning of each class by inviting her students to offer "prayer requests" and by announcing "let us pray," pausing for a moment of silence, and then saying "Amen." The court also ruled that the same teacher violated the free speech rights of one of her students by punishing him for silently raising his fist during the daily recitation of the Pledge of Allegiance.

Finally, a South Dakota teacher sued the Sioux Falls School District after she was denied permission to participate in after-school meetings of a student religious club at the elementary school where she taught. Emphasizing that she was "off the clock" and attending the club meeting not as a teacher but as a private citizen, the Eighth Circuit ruled in September that the restriction violated her free speech rights.

—MICHAEL D. SIMPSON
NEA Office of General Counsel

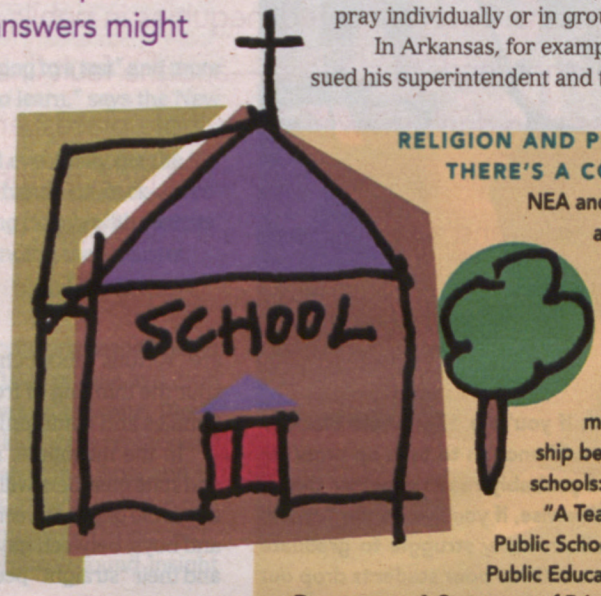


ILLUSTRATION: BRU ASSOCIATES, INC.

RELIGION AND PUBLIC SCHOOLS: THERE'S A CONSENSUS

NEA and a broad coalition of religious and education-related organizations, ranging from the Christian Educators Association International to the National School Boards Association, have endorsed three statements on the proper relationship between religion and public schools: "The Bible & Public Schools," "A Teacher's Guide to Religion in the Public Schools," and "Religious Liberty, Public Education, and the Future of American Democracy—A Statement of Principles." These statements are available at: www.firstamendmentcenter.org/PDF/bibleguide.PDF; www.firstamendmentcenter.org/PDF/teachersguide.PDF; and www.firstamendmentcenter.org/PDF/statementofprinciples.PDF.

CLOSING THE

Fifty years after the U.S. Supreme Court lamented inequities in public education, academic success still eludes thousands of students—and the fault lines between those who achieve and those who don't show up in multiple places: around race, gender, income, and more. There's no simple solution, but NEA members are proving that innovative thinking—and a strong will—is a good start.

BY MARY ELLEN FLANNERY AND ALAIN JEHLEN

Try this on for size: If you're a 17-year-old Black or Hispanic student—old enough to take up arms for America—odds are you probably read no better than a 13-year-old white kid. Likewise, if you live on the "other" side of the tracks, you'll probably struggle to graduate from high school; one out of three poor students drop out of school without a diploma. And if you're a white boy, you're about nine times more likely to take an advanced computer class than your white girlfriend.

The persistent achievement gaps between white kids and kids of color; between special education students and their regular-ed buddies; between kids who eat free pizza at school and their classmates who dine frequently in fancy restaurants are hardly new to educators. But the so-called No Child Left Behind law—with its rules that grade and penalize schools based on the test scores of each group of students—has injected new life into the public discussion of the academic divide. While that discussion is rife with criticism of the overemphasis on testing, the question of how to fix the essential problem of the "gap" remains.

What does this mean for educators, who now are charged almost single-handedly with making the problem go away? It means that it's time to ratchet up the work. The problem may be formidable and NCLB may in many ways be flawed, notes NEA President Reg Weaver, but NEA members must redouble their efforts to help struggling students beat the odds. "It's time to change the focus from defining the problem to doing something about it," says Weaver.

And so for more than a year, NEA's Standing Committee on Professional Standards and Practice, involving classroom teachers from all over the country, researched dozens of gap-closing strategies, and last summer the 2004 Representative Assembly endorsed the committee's report. Committee chairman David Lebow, a retired California teacher, says educators are "serious" about change and hopes the report can be used to spur the thinking of fresh approaches to teaching and engaging families and communities.

In the meantime, in regional conferences nationwide, local and state members will be asked to share more ideas—and not just about the gaps between kids of color and whites, but between girls and boys; between gay, lesbian, bisexual, and transgendered kids and their "straight" peers; between special ed and regular ed kids.

DOWN TO BUSINESS

The good news: In classrooms across the country, NEA members are already putting their minds to the mission. In New Jersey, teachers are taking parents on shopping sprees to the local bookstore so their kids have something of their own to read at bedtime. In Southern California, students and staff members are giving up Saturday sleep-ins to cram more time into the classroom. And, near Tampa, guidance counselor Pearl Ershery boasts about a new mentoring program that provides students with some one-on-one academic attention.

If teachers were in charge, they say they'd do even more: shrink classes and hire more teaching assistants, develop year-round schools, provide laptop computers to low-income kids, and help parents help their children. In Shona Trumbly's ideal world,

Average scores on the 2003 National Assessment of Educational Progress highlight the gaps in reading among groups of fourth graders.

SOURCE: 2003 NAEP READING STUDY HTTP://NCES.ED.GOV/NATIONSREPORTCARD/

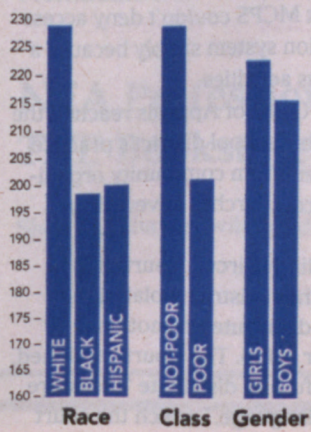
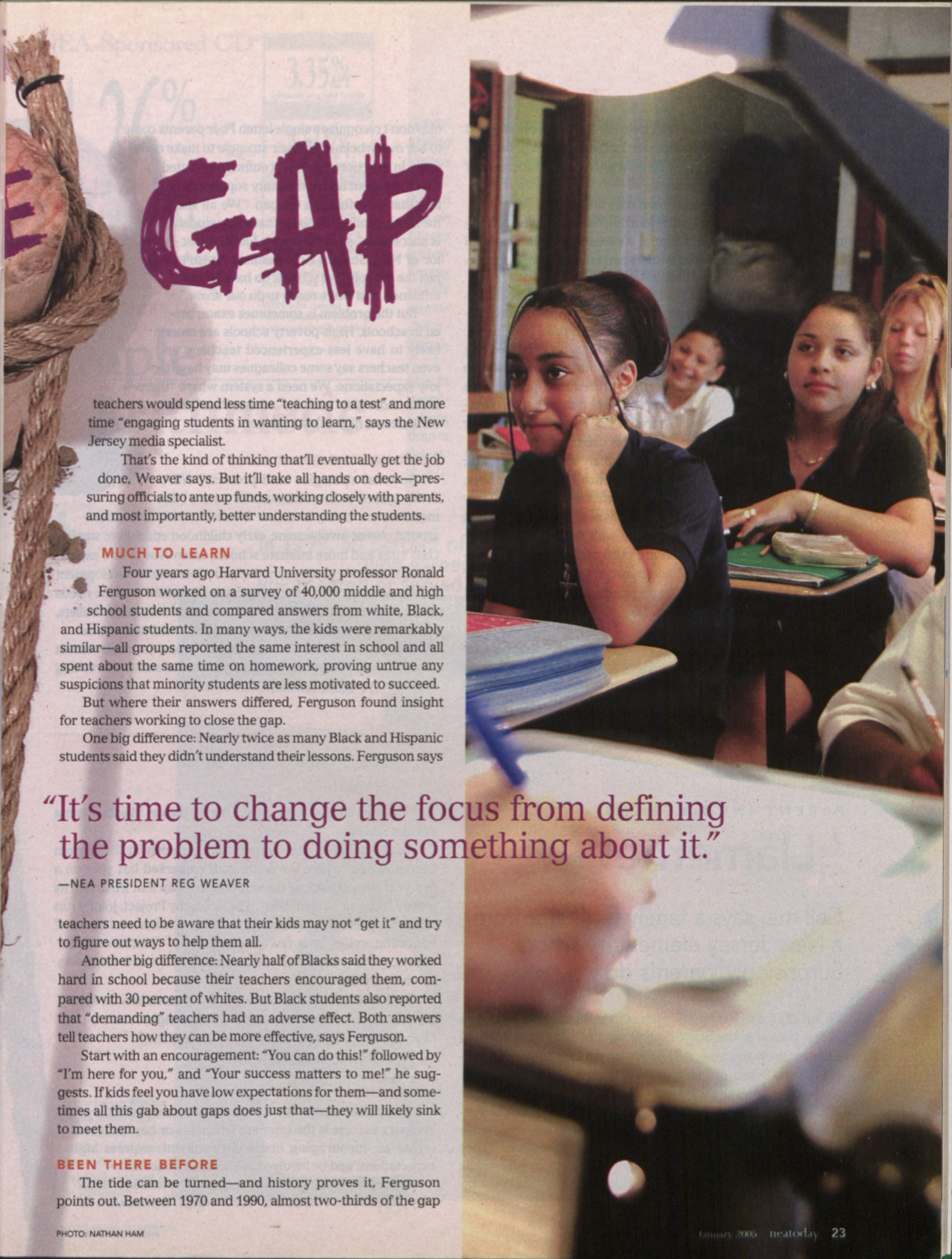


PHOTO: DANNY PECK



GAP

teachers would spend less time "teaching to a test" and more time "engaging students in wanting to learn," says the New Jersey media specialist.

That's the kind of thinking that'll eventually get the job done, Weaver says. But it'll take all hands on deck—pressuring officials to ante up funds, working closely with parents, and most importantly, better understanding the students.

MUCH TO LEARN

Four years ago Harvard University professor Ronald Ferguson worked on a survey of 40,000 middle and high school students and compared answers from white, Black, and Hispanic students. In many ways, the kids were remarkably similar—all groups reported the same interest in school and all spent about the same time on homework, proving untrue any suspicions that minority students are less motivated to succeed.

But where their answers differed, Ferguson found insight for teachers working to close the gap.

One big difference: Nearly twice as many Black and Hispanic students said they didn't understand their lessons. Ferguson says

> "It's time to change the focus from defining the problem to doing something about it."
>
> —NEA PRESIDENT REG WEAVER

teachers need to be aware that their kids may not "get it" and try to figure out ways to help them all.

Another big difference: Nearly half of Blacks said they worked hard in school because their teachers encouraged them, compared with 30 percent of whites. But Black students also reported that "demanding" teachers had an adverse effect. Both answers tell teachers how they can be more effective, says Ferguson.

Start with an encouragement: "You can do this!" followed by "I'm here for you," and "Your success matters to me!" he suggests. If kids feel you have low expectations for them—and sometimes all this gab about gaps does just that—they will likely sink to meet them.

BEEN THERE BEFORE

The tide can be turned—and history proves it, Ferguson points out. Between 1970 and 1990, almost two-thirds of the gap

PHOTO: NATHAN HAM

between whites and Blacks disappeared. But progress stopped more than a decade ago, in large part, some experts say, because of the re-segregation in many schools and the abandonment of federal anti-poverty programs.

And, current scores show hard days ahead.

In 2003, 75 percent of white fourth-graders showed competency in reading on the National Assessment of Educational Progress (NAEP), compared with 44 percent of Hispanic fourth-graders and 40 percent of Blacks.

But race isn't the only issue. If their parents have timeshares and nannies, kids are much more likely to score better than their poor peers. Last year's NAEP scores showed just 45 percent of fourth-graders eligible for free or reduced-price lunch were competent readers, compared with 76 percent of their wealthier classmates.

IF I WERE IN CHARGE

"I'd put no more than 15 kids into a class."

— YOLANDA GUTIERREZ
DANE BARSE SCHOOL
VINELAND, NEW JERSEY

Then there are the other gaps: girls are better readers than boys, but girls often trail boys in secondary math and science. Special education students, even with testing accommodations, often are outscored by regular classmates. Gay, lesbian, bisexual, and transgendered kids often suffer academically when they feel unsafe or unwelcome in school.

INCOME MATTERS

Not surprisingly, the gaps that get the most attention are the ones involving minority and low-income students. In Daria Malone's Maryland prekindergarten classroom, some 4-year-olds don't recognize a single letter. Poor parents come to her overwhelmed by their struggle to make ends meet. In its report, the NEA committee pointed to a lack of parent and community support as factors that contribute to the gap. "We all share the responsibility to ensure that every student is successful," says Stephanie Fanjul, director of NEA Student Achievement. "It isn't just the schools. But schools do have lots of influence, and we're ready to do our share."

But the problem is sometimes exacerbated in schools. High-poverty schools are more likely to have less-experienced teachers, and even teachers say some colleagues may have too-low expectations: We need a system where "there isn't a 'those kids' attitude," advises Pam Tangen, a Minnesota high school teacher.

DECIDING THE GAME PLAN

So what strategies hold promise? *NEA Today* looked at five communities where NEA members are trying to shrink the divide with innovation—around parent involvement; early childhood education; smaller class sizes and more intimate schools; incentives to lure experienced teachers to needy schools; and professional development to help educators become more culturally sensitive to the needs of their diverse student body. They are in no way magic bullets, but the results so far are encouraging and could well inspire.

As Weaver notes, "We alone can't close the achievement gap. But with parents and policy makers and students working together…yeah, we can do it."

PARENT INVOLVEMENT

'¡Llámeme!'

Call me, says a family facilitator from a New Jersey elementary school. Surprisingly, parents do.

"What did I miss last night?" Hermalinda Ribera asks anxiously, as she stands in the black asphalt yard of the Lincoln School Annex in New Brunswick, New Jersey, watching as her 6-year-old son and 9-year-old daughter skip to class.

Más información, she hears.

Nearly 70 other parents at this tiny school—just 190 kindergartners through third-graders—joined their full-time family liaison at their first monthly meeting of the school year. They heard about math and literacy nights (pajamas encouraged!), homework help sessions for both kids and adults, and the new Universidad de los Padres.

"You can always come here," family liaison Marlon Osuna assures Ribera.

It's an invitation that parents take seriously at the Lincoln School Annex, where the entire staff embarked last year on a five-year project to close the achievement gap that frustrates its mostly Hispanic student body. The Academy Project, jointly run by the New Jersey Education Association and the local board of education, relies on a few research-based reforms: smaller classes, more professional development, and a new resolve to involve parents.

Let's face it, Osuna told the packed gymnasium on family night, teachers have the children for just eight hours a day. "You are the most important people," he told them.

And he's not talking about bake sales.

HOME LIFE

Study after study shows the most accurate predictor of a student's success is the extent to which his or her family can create an encouraging home environment, express high expectations, and be involved in his or her education.

But research also shows that superficial attendance at holiday pageants isn't the kind of "involvement" that makes a dif-

PHOTO: DANNY PECK

ference. Parents need to reinforce what's taught at school with home activities like reading before bed or checking homework, and they also should stay informed of decisions at the school about curriculum and management.

With that in mind, Osuna and his colleagues want parents to be full-time partners—but that's not an easy task. Surrounded by sagging three-story houses, subdivided into tiny apartments with Mexican flags on front porches, the Annex serves many new immigrants. While many children know little English and attend bilingual classes, some parents know even less, make little money, lack health insurance, and in many cases, because they're not here legally, don't want to call attention to themselves.

It's not easy to make these parents feel comfortable in any government building—even a small school with a smiling staff. But it helps that Osuna, who is originally from Nicaragua, has lived in the community for more than a decade. Plus, he's persistent and empathetic, says Principal Mary Jane McDonald.

"Llámeme," he tells parents—Call me!

Before anything else, Osuna and his colleagues take care of their families' basic needs. Students can't learn when their teeth ache or they can't read their teacher's scrawl across the blackboard, notes nurse Marilyn Crawford, who often starts her mornings with a few parents at her door—as frequently seeking help for their own fevers and pains as for their children's.

THE BASICS FIRST

At Lincoln School Annex, involving parents means stocking home freezers, negotiating with landlords and welfare officers, and arranging for doctor visits. (Osuna, who passes out his seven cell phone digits like a love-hungry teenager, will even chauffeur families to the hospital clinic.)

Then, when everyone is feeling full and well, the school turns to a more ambitious effort—turning its hundreds of non-English-speaking parents into a force that can help them in the classroom.

Parents appreciate that their children are learning English—except for one thing: Some say they can't keep up. So now, involving parents means offering English-language classes—morning and night—so they can read their children's books. It means buying calculators so that some parents, who arrived here from Mex-

In 1999, 50 percent of parents who earned $50,000 or more volunteered or served on a committee at school, compared with 21 percent of those earning less than $10,000.

SOURCE: EDUCATIONAL TESTING SERVICE

Family liaison **Marlon Osuna** doesn't wait for scheduled parent-teacher conferences. Some of his most useful talks happen in the schoolyard.

PHOTO: RACHELLE OMENSON

ico or Guatemala with less schooling than their 9-year-olds, can play "addition bingo" and check math homework.

It even means installing a new washer and dryer in the school's basement and inviting parents to do a load of wash while they volunteer in classrooms.

"You have to believe that parents are doing the best they can, and parents have to know you believe that. Then together, we can make a difference," says Susanne Clark, who serves as liaison between the school board and the union on this joint effort.

Adriana Herrera, the mother of a second-grader, has been taking English classes for more than a year and attends every family event. This year, she's enrolling in GED classes—"I want to finish school, not for me, but for her," she says. "I want something better for my children."

Last year, the school tapped a $5,000 NEA Urban Grant, local business partners, and community volunteers to run evening programs. The tiny school sent three full buses to the Liberty Science Center in Jersey City—including dozens of parents who had never reached inside a "touch tank" and stroked a live sea creature.

This year, it turned to Rutgers University and Dow Chemical to help staff a new Parent University, organized by teacher Barbara Collister. Parent Leticia Vivas is taking an evening computer class through the program, hoping that new skills can bring her a better job than delivering bagels, she says.

None of this is easy. Osuna, Clark, Collister, and their colleagues work long hours—sometimes from 8 a.m. to 9 p.m. "People keep asking me, 'Why are you doing this? It's so much time and effort,'" Collister says. "But I know it's going to be worth it for the families."

IF I WERE IN CHARGE

"Require parents and families to spend at least 30 minutes a day with their child or children to do literacy work."

— RHOGENIA MCMILLAN
GRACE WARNER ELEMENTARY
RENO, NEVADA

More ways to hook parents:

DON'T WASTE A MINUTE: At Pleasant View Elementary in Lansing, Michigan, even the lazy summer is still a time for learning. For two weeks of "Caterpillar Club" time, teachers help students catch up with reading and math, while parents attend classes to work on parenting skills and learning games, says teacher Debbie Dashner.

GET OUT THERE: At Eisenhower Elementary in Hopkins, Minnesota, parents aren't expected to come back to school for evening meetings. Instead, teachers hold meetings at the large apartment complex where many parents live, says teacher Tom Johnson. The school even provides child care.

IRRESISTIBLE: Who turns down free stuff? At her Jersey City school, teachers take parents, who might not have children's books at home, on school-sponsored shopping trips to Barnes & Noble, says teacher Tina Thorp. Free food can also help attract parents. At Kathleen Thomason-Jackson's school in Fulton County, Georgia, teachers offer a "lunch and learn" program.

EARLY EDUCATION

Catching Up

By the age of 4, some children already have fallen behind. An early education program can help get them ready to learn.

Four-year-old Selena has a crazy snake of a name. Its tail wriggles wildly across the bottom of her self-portrait, leaving little room for the E, L, E, and so on. But, with fierce concentration and a pink eraser, Selena proudly tames her S.

"Mrs. Malone! Mrs. Malone! Look!" she calls.

Every day, in Daria Malone's prekindergarten class at Maryvale Elementary in Rockville, Maryland, the 4-year-olds walk bravely into the wild world of reading. During one recent writing workshop, Malone started off with a little surprise—a magic box. Inside, a round mirror winked at the children, reflecting the day's assignment. Draw a self-portrait and then draw your name under it, just like you've been practicing, Malone directed.

At this point, just a few months into their first year of school, a handful actually can write their names. Black-haired Jillian flies through her line of I's and L's. Others show they recognize and know quite a few letters. X is easy! But others still struggle to identify pictures of household items—like a zipper—and a few can't even hold their scissors.

As in all prekindergarten classrooms in Montgomery County, every student in here is poor—"My family has a phone!" one boasts. And poverty does make a difference: poor kids are less likely to have family support at home, more likely to be hungry at home, more likely to be exposed to lead poisoning.

In 2001, just 48 percent of preschool kids living below the federal poverty line were read to every day, compared with 61 percent of others.

Typically, many of these students enter kindergarten without the skills of their wealthier classmates—and it's a disparity some will have a hard time overcoming.

OFF TO A GOOD START

Across the country, educators are hoping to do something about that. In Montgomery County, as part of a four-year-old initiative, school officials expanded kindergarten in the poorest schools from half-day to full-day and, subsequently, also added half-day prekindergarten.

PHOTO: DANNY PECK

The same effort is taking place across the country. According to a study by the Trust for Early Education, 15 states increased their preschool funding by $205 million for the fiscal year 2005, admitting an additional 60,000 3- and 4-year-olds. That's a 17 percent jump since 2001.

Still, there are other states—nearly a dozen—without state-funded preschool. The reason? It's expensive, if done right. In Florida, voters amended their state constitution to make "high-quality" prekindergarten available to all—but last year, state lawmakers balked at the $600 million price tag to use certified teachers and offered up high school graduates instead.

It's a big investment, but Montgomery County's experience shows it pays. In a 2003 study, district researchers compared test scores from second-graders in poor schools with early education programs to historic scores at the same schools, as well as test scores from wealthier schools. They found their poor second-graders did much better compared to years past, and that their rate of improvement was significantly faster than their wealthier peers.

Even without the proof of percentiles, it's clear to Malone that her hours do make a difference. There's the one boy who came to her without recognizing a single letter—not even the giant golden M that marks a favorite fast-food restaurant for 4-year-olds. He left knowing nine—still too few, but better. Meanwhile, some of his pals were ready to read.

During their day, Malone's students romp between classroom stations—two sit at computers where they giggle over software showing "bees boarding buses," while another pair checks out books at Malone's lending library. Doe-eyed Derico chooses *Big Bird Plays Baseball* to read with his Dad.

They later sit on the rug for a rhyming math lesson—"Three little puppies, as playful as can be, see them jumping—one, two, three!"—and a color song that sounds an awful lot like "The Itsy Bitsy Spider."

Much of the day is spent on traditional kindergarten activities, the kinds of things that 5-year-olds did before the high-pressure days of standardized tests demanded that they read. "I'm packing them full with academics—but they have no idea that it's packed full," Malone says.

Then, when they leave, "They're ready to learn."

For every $1 invested in a high-quality, early childhood program for low-income children, society gets more than $17 back because those kids are less likely to become welfare-dependent or go to jail—and more likely to become literate, employed, and enrolled in postsecondary education.

SOURCE: THE HIGH/SCOPE PERRY PRESCHOOL STUDY THROUGH AGE 40

Attitudes can form early, so teacher **Daria Malone** gets her children hooked on learning before they even reach kindergarten.

PHOTO: SCOTT SUCHMAN

TEACHER QUALITY

It's a Bargain

A new Seattle contract will improve teaching at high-poverty schools.

In Seattle's inner city schools, as elsewhere across the country, turnover is fierce and teaching experience often short. Why? In a nutshell, most teachers find it harder to work there.

But educators are not sitting on their hands. In surveys leading up to their last contract negotiations, union members voted 2-to-1 to make closing the achievement gap a priority. They then produced a raft of ideas the bargaining committee took to the table.

The result was something quite revolutionary: a joint administration-union committee has been charged to design incentives for teachers willing to commit three years to a high-poverty school. Seattle Education Association President Wendy Kimball says the incentives will likely be around $10,000 over the three years, funded by local foundations. This novel contract also provides that if there are layoffs due to budget cuts, teachers at these schools will be spared for one year.

In low-income schools, 20 percent of teachers have three years' experience or less.

In schools with the fewest poor students, that figure is only 11 percent.

SOURCE: WWW.ETS.ORG/RESEARCH/PIC/PARSING.PDF

Bargaining committee member Anitra Pinchback, a third-grade teacher at Seattle's K–8 African-American Academy, says the new contract holds great promise, as it could help build the critical stability often missing in the teaching corps of low-income schools like hers. "We have to build strong relations with each student and with the families," she says. "They need familiar faces in the school." Low-income schools, she notes, tend to have more new teachers who are vulnerable when layoffs go by seniority.

She also believes the incentives will bring highly qualified teachers to schools like hers. "To affect the achievement gap," says Pinchback, "the number one thing is capable instructors. We need the best instructors to teach our neediest students."

The contract also promises financial help and flexible work schedules for paraeducators who want to become teachers. Paras, Kimball notes, usually live near the school, understand the neighborhood, and are less likely to leave.

First-grade teacher Joyce McDonald is a former para who long has been vocal on this issue. To finish college and get her teaching certificate, she had to work full-time during the day while studying full-time at night. The hardest part was her internship, because she couldn't work for pay at the same time. She and her husband nearly lost their house. Now in her third year of teaching, McDonald says, "I feel like I've gone through the metamorphosis of a butterfly."

It won't be so hard in the future.

SMALL SCHOOLS

Small Is Beautiful

Big high schools are going to pieces to connect with their students.

It's 4:15 p.m., 45 minutes past the end of the day at the Life Academy of Health and Bioscience in Oakland, California, and teachers are walking the hall nudging students to go home. More than a third of the school's 250 students—all minority, nearly all low-income—are still hanging around, studying, talking, laughing.

Getting students to leave was never a problem at 2,000-student Fremont High School, from which Life Academy split off four years ago. And it's a problem science teacher Steven Miller is happy to have. "The kids can tell the staff knows them and likes them," he says. At jam-packed Fremont, many of them had the feeling that "'Nobody knows and nobody cares.'"

Oakland is a major focus of the burgeoning movement that's reversing a multi-decade trend toward big comprehensive high schools. Now, smaller is better, and the prevailing wisdom is that it's especially better for low-income and minority students. Experts say that's because they are less likely to come to school with the skills and attitudes it takes to succeed, and therefore are more likely to need close, personal relationships with the staff.

To a surprising degree, the movement is driven by private money, especially the Gates Foundation, which has funneled more than $670 million into 1,600 new small schools.

Last October, the Los Angeles school district announced that every one of its high schools will be split into small schools. L.A. educators might want to spend some time in Oakland, where they will see inspiring examples but also some pitfalls.

HOW LIFE BEGAN

Life Academy was conceived by an enthusiastic band of Fremont teachers along with parents and students five years ago. At first, they planned to stay in the Fremont building, but when space became available nearby, they jumped at it. Many small school advocates believe that having a space to call your own is very important—some say essential—to success.

When school opened, says science teacher Preston Thomas, "the student culture changed almost instantaneously." Attendance jumped from 75 to 95 percent—and the kids now like to stay late.

PHOTO: DANNY PECK

The move transformed student-teacher relations. "When there's a problem," says Miller, "we don't use confrontation tactics common in a large school, where you struggle for control. Here, you step into the hall and say, 'What's happening?'" Peer mediation now solves almost all conflicts among students.

And educators work together differently. "We're a team," says Miller. "I can tell the social studies teacher, 'You're not including health in your lessons on World War I. How can we fix this?'"

The graduation rate and the percentage of students going on to college have gone up dramatically, as has happened at many other successful small schools—a reflection, educators say, of more positive student attitudes.

Raising test scores proved harder—and that, too, has happened at other small schools. But last year, the scores went up. Life Academy was the only Oakland high school to make Adequate Yearly Progress. "We have not abandoned good teaching to 'teach to the test,'" says Thomas. "Quite the opposite. We have worked to improve our teaching through professional development and reflection on our practice."

THE DOWNSIDE

Small schools do have drawbacks. Teachers often face multiple class preps, and students have a narrower range of courses.

At Castlemont, a big, poor high school that was cut into seven small "academies," teachers are working crazy hours trying to get things right, reports math teacher Jack Gerson. He wonders how long their commitment will last. "Who's going to work 100 hours a week? Not someone with experience and family responsibilities," Gerson says. It doesn't help that the district is enduring a state takeover, slashed budgets, and shrinking staff as they try to make big changes.

But even some of the angriest critics believe small schools can help shrink the achievement gap. "It's a good idea—if there are enough resources and faculty connectedness," says Gerson.

"Last year, this place was a madhouse. We had hundreds of students out of class at all times, banging on doors, screaming, jumping kids. That's gone. It's much calmer. You can teach."

IF I WERE IN CHARGE

"Give teachers more support by having an assistant in every class."

— DIONNA RICKS
GREENCASTLE ELEMENTARY SCHOOL, SILVER SPRING, MARYLAND

A study of small high schools in New York City found they had better attendance, graduation, and college-attending rates than the city-wide average, even though they had more low-income and minority students.

SOURCE: AMERICAN EDUCATIONAL RESEARCH JOURNAL

Science teacher **Preston Thomas** (in the light gray shirt) felt the student culture change "almost instantaneously" when a piece of a 2,000-student high school split off to form a new 250-student school.

PHOTO: SEAN CONNELLEY

CULTURAL COMPETENCY

Respecting Diversity

A teaching approach designed to help meet students where they are.

When English teacher Linda Christensen looked at the essay in front of her, she knew she was facing a challenge. In four short sentences, a ninth-grade boy we will call LaJuane had made eight capitalization and spelling errors.

But that wasn't her biggest concern. Writing about his passion for football, LaJuane had given only a hint of emotion: "I Realy Injoy the sport. I like Hiting and running..."

So Christensen restrained her red pen, and set out first to free his voice. "Show me what you like about football," she wrote. "How do you feel when you're on the field?"

His next draft: "When the halmut toches my Head my body turns Like doctor Jeckel and Mr. Hide....My blood starts racing my hart pumping. Like a great machine of power..." and on for two pages of powerful imagery.

Christensen, now the high school literacy specialist in Portland, Oregon, is a leader in the effort to reconcile a fundamental conflict: that while America is a nation of many cultures, languages, and language variations, one language is all but essential for economic success. And so she goes on the hustings around Portland, helping kids bridge the communication gap without minimizing their life experiences.

She knows that the barriers are complex. Students trying to realize their own versions of the American dream can find themselves held back by stereotypes their teachers have absorbed, by cultural miscues, and by their par-

"We talk about when you want to use standard English and when you use your home language.... That works much better than for me to say, 'This is wrong.'"

—LINDA CHRISTENSEN

English teacher **Linda Christensen** wants students to say what's inside them—punctuation, spelling, and standard English grammar come afterward.

PHOTO LEFT: CRAIG MITCHELLDYER; CENTER: DANNY PECK

ents' attitudes toward schools, which may have been formed by their own unhappy experiences. To Christensen, and to others trying to narrow the achievement gap, the crucial first step is to understand and respect their students' cultures, home lives, and languages.

Working with LaJuane, Christensen showed him that she believed he could be a powerful writer by praising what she liked and asking for more. But that wasn't enough. Christensen also had to help LaJuane learn standard English grammar, spelling, and punctuation. She made a list of the types of errors he was making, and began working with him on capitalization because it was easiest. Rather than covering his paper with red marks, she taught him the rules and had him find his own mistakes. Once he mastered capitals, she went on to other errors.

Christensen's system is to keep a list of each student's standard English errors on her computer and print them out for students so they can check their own writing.

"Some teachers tell me that takes too much work," she says. "My answer is, it's an investment. You spend an enormous amount of wasted energy if you correct every error yourself, and it doesn't teach your students to change."

LaJuane's punctuation mistakes were random, but for many minority students, grammar mistakes in standard English follow definite patterns: They are using the rules from their first languages, which may be Vietnamese or the version of English known as African-American Vernacular English or Ebonics.

Just as standard English speakers generally aren't conscious of their language's rules, neither are children with other home languages, and it's hard to change what you're not aware of, says Christensen. She says teachers need to learn the rules of their students' first languages, so they can teach them how those rules differ from standard English. For example, in African-American Vernacular English, the third person singular has no "s": "He say."

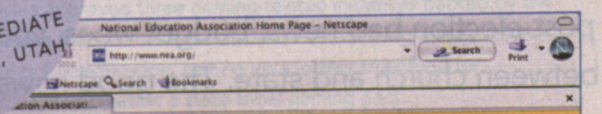
Once students understand the differences, says Christensen, "we talk about when you want to use standard English and when you use your home language. They generate the list themselves. They figure out that audience dictates the language you use. But they have to come to it. That works much better than for me to say, 'This is wrong.'" nea

SEND FOR NEA's Human and Civil Rights Department's new guide on closing the achievement gap. *CARE: Strategies for Closing the Achievement Gap* offers research-based activities to engage poor and/or culturally and linguistically diverse students by building on their culture, unidentified abilities, resilience, and untapped effort. For more information, contact NEA Human and Civil Rights at 202-822-7700 or via e-mail at hcrinfo@nea.org.
Linda Christensen explains more about her approach at www.rethinkingschools.org/archive/18_01/18_01.shtml.

IF I WERE IN CHARGE

"Require at least four reading classes in college for every educator, secondary and elementary."

— MARY EMETT
FOSSIL RIDGE INTERMEDIATE SCHOOL, ST. GEORGE, UTAH



get more ONLINE!

Got a question? An idea? Want to share? Just go to www.nea.org/neatodayextra! There's lots more to know and learn about the various achievement gaps.

Chat with a nationally known expert about how to teach culturally diverse students more effectively. Linda Christensen (see page 30) will be online during the month of January to answer your questions about teaching kids who speak and write nonstandard English. Pick Linda's brain about creative solutions to your specific challenges.

Read about other creative ideas schools are implementing to close the gaps—from a schoolwide mentoring program in Tampa, Florida, to a before- and after-school homework tutoring program in Lansing, Michigan.

Chime in on our discussion board. Share the innovative work your own schools are doing to bridge achievement gaps and pick up even more great ideas from your colleagues.

Learn more about NEA's research on the topic—and what you can do to boost parent involvement and much, much more.

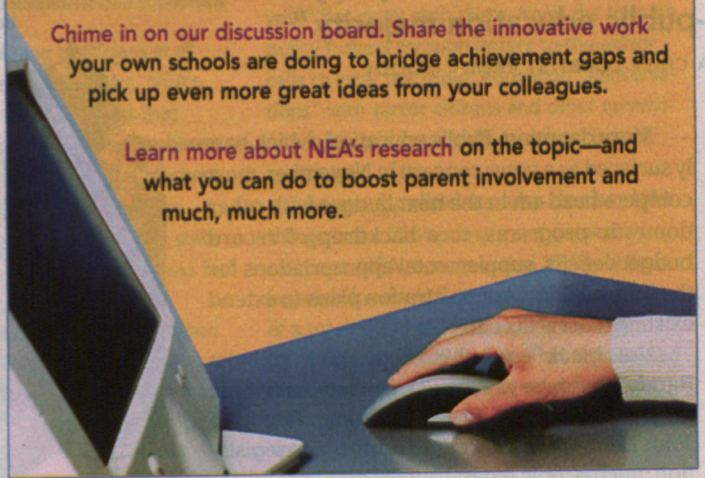


PHOTO: NATHAN HAM

WHAT NOW?

The post-election bad news: budget woes, vouchers, and a blurred line between church and state. The good news: A golden opportunity to reshape the Republican Party.

The votes have been counted, the analyses rendered, the congrats passed along to newly re-elected President George W. Bush. Now, says NEA President Reg Weaver, the real work begins—and seeking common ground with the Administration in the name of great public schools tops the NEA agenda.

But first draw a deep breath. The President's own plan calls for, among other things, the partial privatization of Social Security, a fight to secure a role for faith-based charities in government programs, a renewed push for private tuition vouchers, and expansion of the so-called No Child Left Behind law (NCLB), including more high-stakes testing in high schools.

"NEA Republicans need to become very active in the GOP to change this from a party with an anti-public education majority to one with a pro-public education majority."

—NEA CHIEF LOBBYIST RANDY MOODY

More daunting: Public education, which barely surfaced as a voter concern in November, must compete head-on in the next budget with other domestic programs, to a backdrop of record budget deficits, supplemental appropriations for the Iraq war, and Administration plans to extend existing federal tax cuts.

Not bleak enough? NEA chief lobbyist Randy Moody says labor organizations, which largely backed the presidential candidacy of John Kerry, can likely expect anti-union legislation, microscopic federal audits, and Administration attempts to privatize government work "at every opportunity."

But Moody, a longtime Republican, says NEA members don't have to accept the rightward drift of GOP policies. NEA Republicans, who comprise one-third of the Association membership, need to become much more active in the GOP, "from the precinct level up to change this from a party with an anti-public education majority to one with a pro-public education majority."

A precedent for this realignment already exists in Congress, Moody points out. Republican (and Democratic) moderates have consistently opposed school vouchers and "realized the importance of federal education programs; they don't want to see them dry up," he notes. "They recognize how federal support for Title I and special education programs are key to the financial solvency of states and school districts." NEA will build on that bipartisan support in the GOP-dominated 109th Congress by lobbying in these key areas:

FEDERAL FUNDING. Push to maximize federal funding for public education, particularly for Title I, IDEA, teacher quality, Pell Grants, E-Rate, and other critical programs. Work to block any newly proposed subsidies of private and religious K–12 education and minimize further erosion of the federal government's overall revenue-raising capacity.

NO CHILD LEFT BEHIND LAW. Advance a proactive agenda in anticipation of Administration high school "reform" efforts and the congressional reauthorization of NCLB in 2007. Seek funding needed to effectively implement NCLB requirements and work to alter the definition of "highly qualified teacher" to include teachers with full licensure/certification under state standards. Work to give states more flexibility in measuring schools' "adequate yearly progress" and in applying sanctions to schools identified as needing improvement. Seek provisions that would

ILLUSTRATION TOP: PAUL GIOVANOPOULOS; BOTTOM: MICHAEL SLOAN

require supplemental service providers to fully comply with federal civil rights laws and that would require states and local school districts to fully fund the costs of testing, continuing education, and training of paraeducators seeking to meet new quality standards.

GOVERNMENT PENSION OFFSET AND WINDFALL ELIMINATION PROVISION. Work for their full repeal, while opposing mandatory Social Security coverage. Fight to ensure economic security of retirees, through maximized benefits or preservation of at least the benefit level provided by the current system.

TEACHER PREPARATION PROGRAMS. Lobby for support of quality innovations such as distance learning and increased program access, including strengthened student aid, in the upcoming congressional reauthorization of the Higher Education Act.

TAX RELIEF. Seek to increase, expand, and make permanent the teacher tax deduction for out-of-pocket expenses; aim to increase and expand Qualified Zone Academy Bonds for school modernization; and work to promote tax credits for teachers in high-need areas.

HEALTH CARE AND PRESCRIPTION DRUGS. Work to counter burgeoning costs and promote access to affordable health insurance plans by NEA members, children, and the public.

VOUCHERS. Fight to block passage of measures that would divert public resources to private, religious, or home school K–12 use. Fight any nationwide voucher or voucher demonstration program and any federal tax credits or deductions for private, religious, or home school K–12 expenses. Work to "defund" vouchers for District of Columbia schools.

For more on NEA's legislative program, go to www.nea.org/lac.

Winning at Home

NEA affiliates score impressive gains in state races, ballot initiatives.

- ✔ Pro-education candidates backed by the **Colorado Education Association** gained control of both the state House and Senate, while in **Montana, MEA-MFT**-backed candidates swept statewide offices, won two slots on the state Supreme Court, and gained a majority in the state Senate and a near-majority in the House.
- ✔ Evergreen State residents voted by a 59 percent margin to support an initiative, backed by the **Washington Education Association,** to repeal a charter school law recently passed by the legislature.
- ✔ **Nevada** voters ratified an Association-backed initiative requiring the legislature to set the education budget prior to approving other program funding.
- ✔ Taxpayers approved three gaming-related initiatives backed by the **Oklahoma Education Association**—establishing a state lottery to fund public education, setting up a lottery trust fund for education, and creating a state tribal gaming pact.
- ✔ The **South Dakota Education Association** helped defeat a proposal that would have allowed districts to pay for transportation and food services in private schools.
- ✔ **Maine** voters defeated a proposal to set a strict cap on property taxes, which would have undermined education funding.
- ✔ **Florida** and **Nevada** voters ratified increases in the minimum wage, a big boost for underpaid education support professionals.

Bye-Bye Secretary Paige. Hello NEA Activist!

When federal Education Secretary Rod Paige announced his resignation in November, NEA members felt no love lost for the man who had panned NEA as a "terrorist organization." Will his expected replacement, top Administration domestic policy advisor Margaret Spellings, make a positive difference? Time will tell. But here's how you can make your own mark:

Join the growing movement to fix and fund NCLB. A broad alliance, including NEA and 29 other education, civil rights, disability, and citizens' organizations, have forged a joint statement calling for essential changes—such as shifting the federal law's emphasis from applying sanctions for failing to raise test scores to holding states and localities accountable for making the systemic changes that improve student achievement (to read the joint statement and the list of co-signers, go to www.nea.org/neatodayextra).

Do your part by educating politicians at all levels on the need for NCLB reform. NEA's NCLB expert, Joel Packer, suggests that educators document NCLB-related problems at the local level—such as seasoned teachers or paraeducators forced out by the law's "highly qualified" provisions—and "get state and local officials to advocate to Congress for changes in the law."

Chat it up with the neighbors. When they hear stories about the promise and problems of your school district, they're more likely to get involved in a movement for change. During nearly 4,000 NEA "house parties" across the nation on September 22, this networking successfully began, and teachers and support professionals now have thousands of potential new allies to rally around local needs.

Speak loudly—and publicly. At her house party in semi-rural Milton, Delaware, high school English teacher Angela Dunmore urged public education supporters to communicate directly with lawmakers—and for good reason. "For every phone call they get," she told her friends, "elected officials think there's 20 more out there like you." But don't stop there. Keep the heat on policy makers through letters to the editor, calls to local talk radio, education "conversations" with senior citizens and other community folks, and mass visits to school board meetings.

Support politicians who do the right thing. In the 2004 primary and general elections, NEA recommended 22 Republican hopefuls for the U.S. House and Senate "out of a total of 298 candidates," notes NEA chief lobbyist Randy Moody. That support can grow, but only if Republican educators "get active in GOP leadership, especially in the 'red' states," he says. "Our members can have a significant impact on party policy."

ILLUSTRATION: DIGITALVISION

Say Lunch?

A day in the life of Lucille Clay, cafeteria manager at Wingfield High School in Jackson, Mississippi, is not unlike a day for her food service colleagues across the country—long. It starts before dawn and ends as supper approaches. But it's also a day full of the spice of life—a half-dozen friendly colleagues, hundreds of grateful students, and a few thousand french fries.

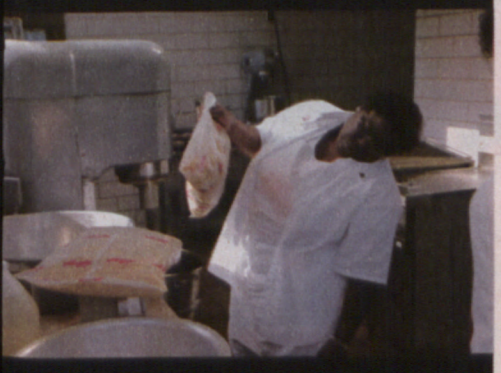
BY MARY ELLEN FLANNERY

It's still dark in Jackson, Mississippi, when Lucille Clay swings her red pickup truck into the parking lot at Wingfield High School. As usual, she's the first on campus—and these quiet minutes are her own. She fills the kitchen cauldron with water, sets it to boil, and drops in three 5-pound bags filled with about 100 pre-scrambled eggs. Then she sits down to her pile of paperwork. At 7:15 a.m., the first of her ladies arrives at work. "Miss Sylvia, could you count the USDA juice, please?"

*

In 1983, Clay was "sitting in my house, minding my own business," when a girlfriend called from the nearby elementary school. "Can you come down here?" They needed a substitute on the lunch line. She did, she stayed, and she worked her way up to cafeteria manager. That girlfriend is now retired—sitting at home, watching TV, and practicing her interior design skills, while Clay stirs, sweeps, and stacks 6-pound cans of black beans in her pantry. But yes, she enjoys her job—"I love the kids."

PHOTOS: J.D. SCHWALM



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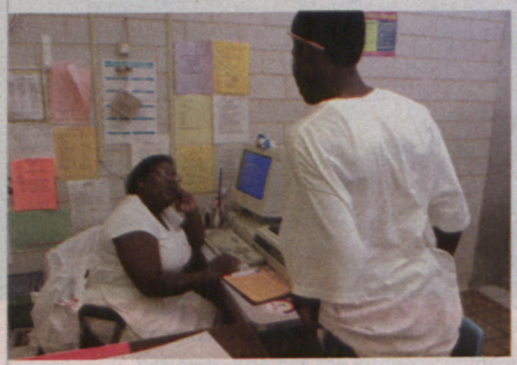
"We used to cook more from scratch," Clay says. These days, her orange-flavored Otis Spunkmeyer muffins—just 50 cents each, kids—arrive individually wrapped in plastic and her vanilla pudding comes in 7-pound cans. But Wingfield High's homemade Rice Krispies squares remain a teen-pleaser, especially with stirred-in peanut butter for extra protein. Mix over heat: 2.5 cups of sugar and 2.5 cups of light corn syrup until hot and bubbly. Remove from stove and add 1 quart of peanut butter. Stir until dissolved. Add 2 bags of Rice Krispies (each weighs 1.68 pounds) and then spread across a buttered sheet. Makes 77 servings.

*

At 11:40 a.m., Clay tells Miss Sylvia and the others, "All right ladies, it's time to move! The bell's going to ring!" Seconds later, the rush begins. "Everybody earns their money at serving time," says Bonnie Graham, Clay's supervisor, on hand for an annual audit. Clay works behind the counter, bringing out burgers when the trays get low, running to the kitchen when Miss Johnnie cries, "I need some fries, fast!" and returning with a call of her own, "coming through!" Clay stops to strip off her white jacket and slice through 700 puffed rice squares. "Y'all won't win any games if I'm feeding you Rice Krispies squares," Clay teases a passing running back. "They're our special treat," he returns.

*

The days of fried chicken and pepperoni pizza haven't ended, but Clay and her co-workers fry less and bake more in 2004. When they serve up chicken-fried steak with turnip greens, they also offer a choice of "lite" ham and cheese on wheat. With high school students, it's all about choices. You can't force them to make good ones—surely parents understand that—but "we try to make them healthy," Clay says.



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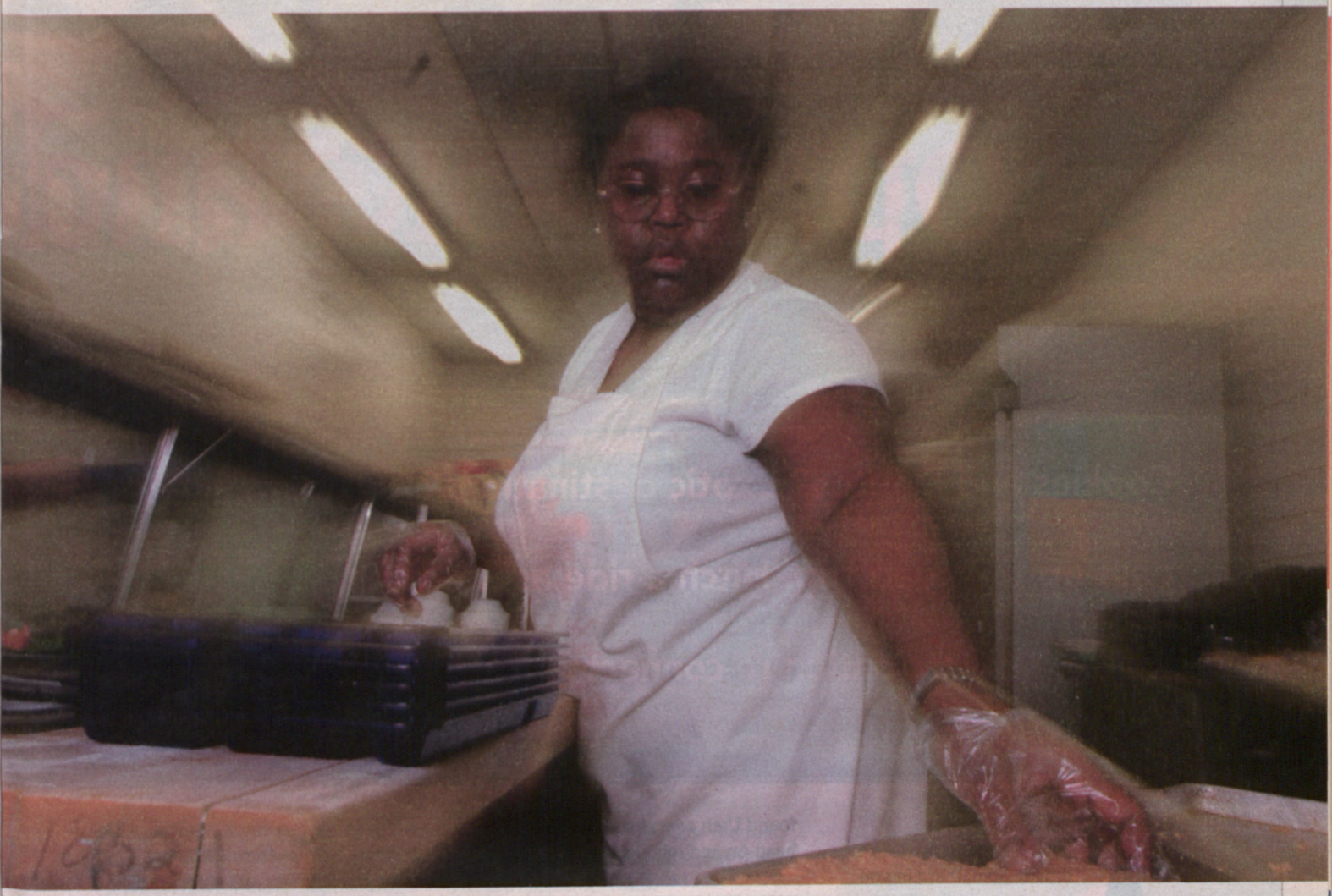
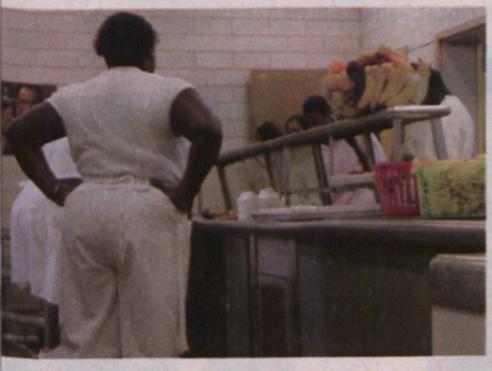
"You don't have 40 cents today?" Clay asks. When this boy's mother started earning a little more money, her son's status switched from free to reduced-price lunch. Clay keeps careful track of her 700-plus diners, about 88 percent of them on free or reduced-price lunch, on her computer. "No ma'am," he replies, as she digs into her own pile of change. "I'll let you eat today, but Monday it's going to be 40 cents. OK, baby?"

PHOTOS: J.D. SCHWALM





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At 1:45 p.m., they're still coming—the line stretches 50 feet to the cafeteria door. A salt shaker shatters on the floor, and Clay grabs a broom. Miss Lillie's daughter calls and Clay takes her spot on the serving line. Normally, Clay has seven ladies on staff, but one quit last week. "Smile!" yells Miss Melinda. Clay is the only back-up today. "Will you come to see me at work today?" asks an earnest girl who works after school at the local grocer. "Girl, if I come to see you, I'll spend my money!" Clay protests, then quickly relents.

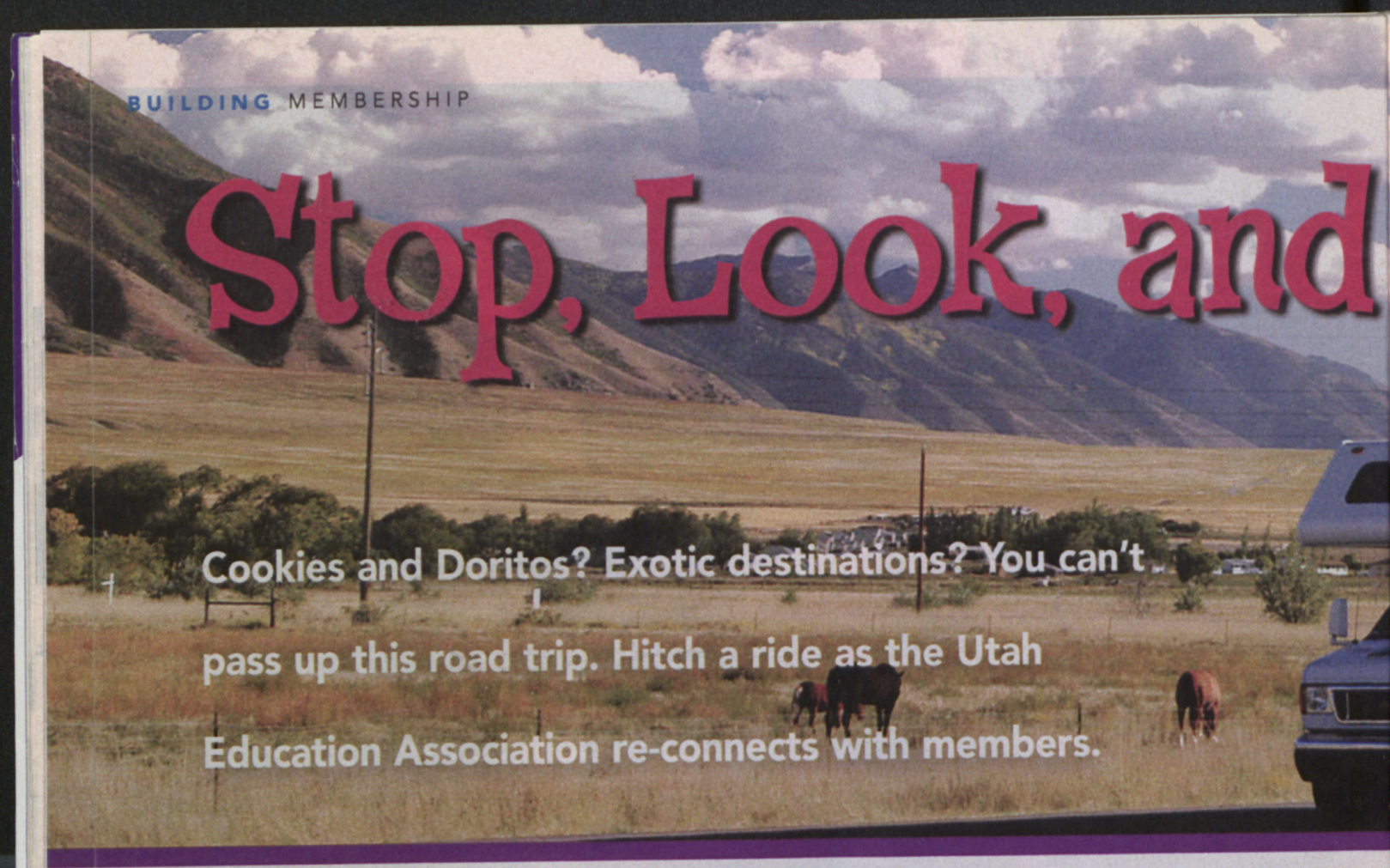
*

"I'm looking at you!" Clay yells. One of her diabetic kids has got beef macaroni, french fries, a dinner roll, a Rice Krispies square, and a bag of Doritos on his plastic tray. "That's too much starch!" she says. "I'm going to share," he pleads. "Uh-huh," she shoots back. (Read: "You're not fooling me, baby.")

*

The last kid didn't come until 2 p.m., and Clay's ladies are supposed to get off work at 2 p.m. Not today. While the others mop the floors and stash the uneaten sausages in the fridge—boy, is it nice when that door opens, they agree—first Miss Melinda and then Miss Sylvia empty their register drawers at Clay's desk. Nearly 700 kids spent $312.05 total. Almost every one of them grabbed a Rice Krispies square (654 sold) and an order of hot fries (637). But more than 200 also crunched on an apple or peach. At 3:30 p.m., after every penny has been counted, Clay stands up from her desk. Is the day over? Not quite. She's on her way to the bank.

Stop, Look, and



Cookies and Doritos? Exotic destinations? You can't pass up this road trip. Hitch a ride as the Utah Education Association re-connects with members.

BY JOHN O'NEIL

Admit it, something in you loves a road trip. Flashing down the interstate to places unknown, scarfing up the junk food, gettin' tight with your traveling buddies.

The Utah Education Association (UEA) latched onto the concept and made it even cooler. What if the vehicle of choice was actually an RV? And instead of going somewhere frivolous, like the Transamerican Museum of Beeswax, you journeyed to the places members worked, got to see a slice of their lives, where they hang out?

The latest UEA Road Trip, a fall staple for three years running, rolled to a stop recently after putting in 1,198 miles visiting schools across the state. Over two weeks, UEA staff and leaders, working with local leaders and UniServ folks, pulled off a Road Trip extraordinaire featuring 14 appearances of the Cat in the Hat, 26 schools visited, and too many donuts and soft cookies to count.

As they wheeled the 28-foot cruiser from the red-rock plateaus of Southern Utah to the mountain-ringed suburbs of Salt Lake City, the intrepid Road Trippers found Utah educators facing challenges head-on and reinvigorating their union.

BURSTING AT THE SEAMS

As the state with the lowest per-pupil expenditures in the nation, along with the highest class sizes, Utah educators have their hands—and their classrooms—full. State funding has gotten tighter the past three years, so money that once was designated for class size relief is now used to cover shortfalls in basic program needs.

In Stansbury Park, a bedroom community of Salt Lake City where new developments dot the landscape at the base of the Oquirrh Mountains, school construction simply can't keep pace. Carol Robertson, a fifth-grade teacher at Stansbury Elementary, said overcrowding has cramped teachers and students alike. "The faculty room's been converted to a kindergarten classroom, and we meet in a closet," she said, and in the lunchroom,

UEA President Pat Rusk signs up music teacher Joshua Slagowski as a new member during a stop in Murray.

PHOTOS THIS PAGE: FRED HAYES

Listen

"the kids have to put their trays sideways to eat."

Teachers at Viewmont High School in Bountiful also were feeling the strain of budget shortfalls and higher class rolls. Science teacher Barbara Progess said her classes are getting larger and she is teaching fewer sections of electives like astronomy. Despite rising student enrollments, four teachers had recently been involuntarily transferred, with another five in the offing, added building rep Dan Linford, "We're seeing many cuts, including some, like the AP humanities program, that have made Viewmont a special place," he said.

FEDERAL MANDATES ADD STRAIN

Federal mandates—in the form of the so-called No Child Left Behind law (NCLB)—are making things tougher, Utah teachers said.

In the southern leg of the trip, which passed through small towns like Hurricane, St. George, and Kanab, educators gave ample testimony to the mischief caused by NCLB, especially the requirements for highly qualified personnel. With fewer staff available, rural teachers often double up, teaching courses outside of their primary specialty. But that puts them at odds with the highly qualified provisions of NCLB.

And it's not just teachers bearing the brunt. In Minersville, Beaver Education Association President Alan Wood told Road Trippers that an outstanding classroom aide who served the district for 12 years recently left because she was not deemed "highly qualified" under NCLB.

NONSTOP TESTING

At other stops, members related the fallout from NCLB's testing and accountability provisions.

The Road Trip crew visited Midvale Elementary School in Midvale, a Title I school with a large contingent of ESL students. Some of the students who show up in first-grade teacher Cassie Hill's class don't yet know their letters. Hill wishes NCLB were flexible enough to recognize the progress her students make throughout the year. "I asked to work here, because I love the diversity," said Hill. "I have one student, Pablo, who loves learning so much that he thanks me every day. But our school didn't pass Adequate Yearly Progress, so no matter how hard my kids work, they're considered failing. It really hurts morale."

The Cat in the Hat wows kids at Eagle Bay Elementary School in Farmington.

PHOTO AT RIGHT: MARK MICKELSEN

Tour Ticker

A blast? You bet. UEA Road Trip 2004 generated these numbers:

1

Number of times the location of the UEA motor home (generously donated by Blaine Jensen & Sons RV Center) was broadcast on a police scanner.

31

Pizzas devoured by hungry educators at Road Trip events, momentarily shunning their low-carb diets.

6

Flashlights handed out to surprised UEA staff and leaders, upon their evening arrival at a motel in Panguitch. The town was scheduled to lose power that night.

3,500

"Paw-tographs" handed out to exuberant elementary kids by the Cat in the Hat and his accomplices, Thing 1 and Thing 2.

1,198

Miles covered during the Road Trip.

103

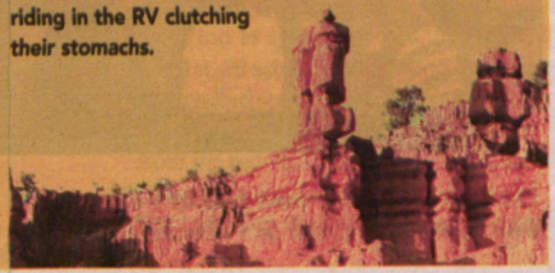
New members picked up during the two-week trek. Applications continue to arrive.

26

Schools visited, from Kanab Elementary in the south central plateau, to Hillcrest Junior High, just 3 miles from UEA's offices outside Salt Lake City.

4

Switchbacks (S-curves) in Zion National Park that had UEA Road Trippers riding in the RV clutching their stomachs.



John Helliwig, a science teacher at Copper Hills High School in West Jordan, also pointed out the excesses of testing. "I'm a conservative, but when it comes to NCLB, I have problems with the amount of testing and the time it takes away from learning," he said. For example, a school can be considered failing simply if a few students in one of the subgroups tested don't show up on test day. "I like the idea [of NCLB], but if I have two students who are chronically absent, how can I be accountable for their not being there?"

HEY, CLIMB ABOARD!

When the Road Trip stopped at Hillcrest Junior High School in Murray for pizza in the faculty lounge, music teacher Joshua Slagowski had his doubts about joining the union. What he really wanted to talk about were the kids who weren't even making it into his classes because of the scarcity of resources. "I've had to turn away students this year because they couldn't afford to rent an instrument," he told UEA President Pat Rusk.

Rusk quickly had a thought: could Slagowski identify a few kids responsible enough to take care of an instrument if the money could be raised through UEA's help? Slagowski liked that idea and, as Rusk listened to his concerns and walked him through some of the benefits offered by UEA, he opened up to joining as well. By the time the last pizza boxes had been cleared away, he'd become UEA's most recent member.

REACHING THE NEWBIES

But he wasn't the last member signed up during the Trip. Some of them, newly minted teachers like Heather Miller, had never belonged to a union. Miller, who runs an Even Start program in Clearfield, stopped by the Road Trip at a reception at Davis Education Association headquarters. During her college courses last summer, Miller said, "we worked on how we could make changes in the classroom. One of my goals was to join an organization that had the same beliefs and views that I have, so I decided to join." Miller said she and a friend (also a first-year teacher) were looking forward to a special one-day event at the UEA annual convention in October geared for newcomers. "It's important to improve," she said.

That sentiment is shared by other new teachers, Rusk said. "They're not worried about retirement, or about being sued—but they do want to know how to pass the Praxis test, how to improve, how to bring their students up to AYP. They want professional information."

In addition to the extra sessions for newbies at the UEA conference (where veteran teachers shared their time-tested tips), UEA reaches out to preservice teachers. Hundreds of student teachers have participated in "mock interviews" at UEA headquarters with Rusk and others helping them clarify their teaching approaches and polish their interview skills. "We coach them, and they get to know us as people," Rusk said. "Once they're in the classroom, we go right back and say, we need you as a member."

OF COWBOYS AND COMMUNITY

Misleading rhetoric about public schools—circulated by pro-voucher groups and spread through conservative talk radio—has put Utah educators on the defensive the past few years. So UEA built in Road Trip events to help teachers connect with administrators and community members.

At the stop in Kanab, for example, educators, parents, and community officials mingled and munched pizza, enjoying performances by cowboy poet (and retired teacher) Hal Hamblin and student fiddlers. In Hurricane, a hotdog fund-raiser brought in $2,800 to help pay medical costs for local principal Dan Spendlove. The message undergirding such efforts: working together, we can make public schools even better.

The point wasn't lost on Davis County schools Superintendent Bryan Bowles, who began teaching in 1974 and retains his UEA membership. At a celebration of reading at Eagle Bay Elementary in Farmington, Bowles tag-teamed with Rusk, giving a stellar rendition of *The Cat in the Hat* to several hundred squirming, giggling kids. Bowles, who commands a sprawling district that stretches from Salt Lake City to Ogden, said afterward that the Road Trip "helps us to feel like a family. They're going a very long distance to make us feel closer. That's worth wearing yourself out to do."

CONNECTING FACE-TO-FACE

When the Road Trip finally rolled to a stop, what did it amount to? Beyond the numbers (see "Tour Ticker," left), the

PHOTOS AT LEFT: MARK MICKELSEN (TOP AND BOTTOM), FRED HAYES (CENTER)

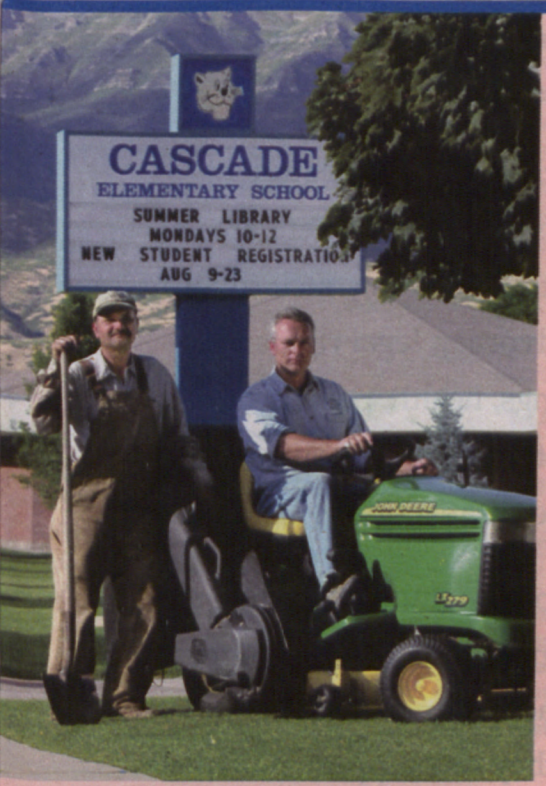
Road Trip accomplished something much more lasting: it presented the human face of UEA and reaffirmed that the Association is attuned to the issues members face, Rusk and others said.

"As tired as you get, it's worth every minute," said Rusk. "Many of the people we talk to like their local, but they may be leery of the UEA and NEA because we're so removed from them—especially in the rural areas. So it's a big deal when UEA shows up. And when we meet them face-to-face, people say, 'Hey, you're just like us.' It's something you only get when you sit across the table; you can't get it from an e-mail or a flier in a box."

And since there's no way folks can share an RV for the better part of two weeks and not accumulate an album's worth of silly snapshots, the UEA trip generated more than its share. Like the scene at the motel in rural Panguitch when weary road-trippers were handed flashlights along with their room keys upon checking in. (The town's power, it turned out, was to be shut off for repairs that night.) Or the reading celebration at one elementary school where students clamored to give a high five to the Cat in the Hat—all except one, that is. She wouldn't go near the Cat, whispering in utter seriousness, "I saw the movie, and I know he coughs up a hairball." nea

—ADDITIONAL REPORTING BY UEA COMMUNICATIONS DIRECTOR MARK MICKELSEN

Above: UEA Road Trippers meet with faculty at Copper Hills High School in West Jordan. Right: A potential "American Idol 2024" contestant livens up an event in Kanab.



USEA members **Roger Pate** (right) a grounds supervisor, and **Miguel Saldana,** a concrete and tile worker, are two of the newest members of the NEA family.

PHOTOS TOP: MARK MICKELSEN, PHOTO BOTTOM: STEVE WILSON

Utah ESPs Take a Stand

Fed up with staff cuts and disrespect, members of Utah's largest ESP organization vote for affiliation with NEA.

For years, Utah School Employees Association (USEA) member Roger Pate and his fellow education support professionals (ESPs) were treated as "second-class citizens" by administrators—openly disrespected and the first to be RIF'ed when budgets got tight. As an independent organization, USEA lacked the leverage "to stand up sufficiently for our jobs or the kids in our schools," says Pate.

Times are changing. By a vote of 97 percent, USEA members opted last May to affiliate with NEA—and then got right to work building on the new partnership.

"We're already seeing results," says Nan Kirkpatrick, a school food service employee and outgoing USEA president. "Our representatives are already receiving ESP training from NEA, and dispirited school employees who know the strength of NEA are getting excited and joining USEA."

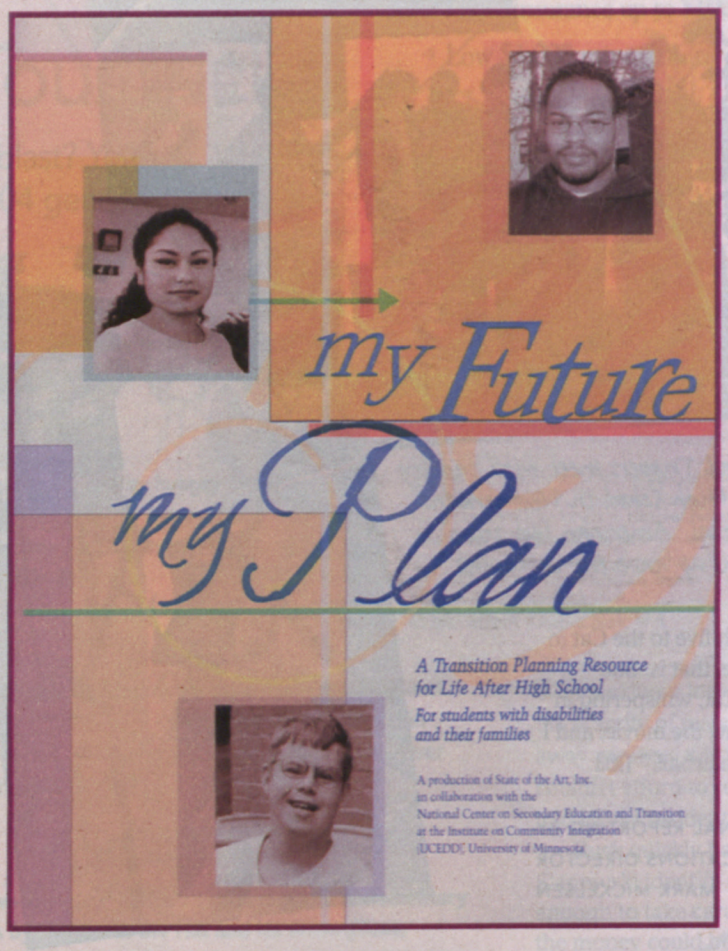
To join NEA, USEA needed a helping hand from its long-time ally, the NEA-affiliated Utah Education Association (UEA), which represents teachers. USEA wished to remain independent of UEA and affiliate directly with NEA, but UEA's constitution precluded the establishment of other NEA affiliates in Utah. In short, both USEA and UEA had to take action to make affiliation a reality.

"We've tried other affiliations, and we've tried to go it alone," says Kirkpatrick. "But we need the kind of voice on the job that only a strong and resourceful national organization can give us. And NEA is that organization."

Pate says the partnership will make a world of difference for him and other ESPs.

"I know what it's like to try to build our membership the old way," adds Pate. "I've had to try to sign up school workers who'd seen RIF [layoff] after RIF that we couldn't stop. I think many of those same workers now believe, as I do, that we'll have a real voice in education throughout this state as part of NEA."

—MATT SIMON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Published by State of the Art Inc. (2003)

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Pensions 101

Let's open today's class with a pop quiz. Your pension plan is:

a. A defined-benefit plan
b. A 401 (k)...or is it a 403 (b)?
c. In a file folder...hold on a sec, I'm sure it's around here somewhere.
d. I have a pension plan?

We understand. Between chasing kids all day and then putting out fires on the home front, few of us have the time—or the expertise—to delve into the nuances of our pension plans.

But it's a mistake to ignore this vital piece of your compensation. In fact, with more than a few legislators around the country aiming to chip away at public employees' retirement plans, a little information might prepare us to guard against encroachments.

So today's class features two simple lessons brought to you by NEA members who serve on state pension boards, poring over spreadsheets and quizzing pinstriped financial types on your behalf. (And, can we ever thank them enough?)

Lesson number one: The pension plans held by the vast majority of teachers and education support professionals are rock-solid and will provide a guaranteed stream of income every month during retirement.

In pension-speak, these are defined-benefit (DB) plans, so named because the benefit you'll eventually get can be calculated, or defined, before you retire. State plans differ, but most base your pension on the number of years you work, your earnings, and your age at retirement. You crunch the numbers and calculate that your pension will bring in, say, $2,200 a month—for life. Most also offer joint survivor benefits and annual cost-of-living adjustments to guard against inflation.

"With a defined-benefit plan, you'll know exactly how much you're getting," says retired teacher Richard Lansford, a trustee of the Colorado Public Employees' Retirement Association. "If you live to be 95, as my father did, you can't outlive it. It gives you security."

That sense of security is conspicuously lacking from the second type of pension, known as defined-contribution (DC) plans. Heavily used in the private sector, plans such as the 401 (k) define how much the employer and employee pay into the retirement account. But the amount eventually available during retirement depends on how well the employee invests the money—a risky proposition. When the stock bubble burst in 2000, you may recall, many workers with DC plans found their nest eggs decimated, forcing them to delay retirement or rejoin the work force.

Which brings us to...

Lesson number two: You should be ready to push back against any proposals in your state to convert public employees from DB pension plans to DC plans.

Lawmakers looking to trim budgets and ideologues who favor turning the pension business over to the Wall Street types have taken aim at public pension systems. They've been quiet the past few years, says Max Bochmann, a school bus mechanic and a trustee of the Illinois Municipal Retirement Fund, because advocating that workers be allowed to invest their own retirement funds has been a tough sell in a down market. "As soon as the market picks up, they'll begin to push again."

This year, lawmakers in states such as California and Virginia—with their eyes on reducing the government's obligation and getting you to shoulder more of the risk—could very well introduce bills proposing that public employees be brought into a DC retirement plan. It happened to Colorado state employees last year, notes Lansford, where the governor pushed through a new DC option for state workers beginning in 2006. Could public school employees be next? "That's our big concern," says Lansford. "It's a foot in the door."

Don't let it happen to you, says Clare Barnett, a social studies teacher in Danbury, Connecticut, and vice president of the National Council on Teacher Retirement. "This is a sleeper issue," says Barnett, "and you may not see it coming. Many members rely on NEA leaders and trustees on the front lines to protect them. But everyone needs to be vigilant. It's time to get educated on the issue, and if the time comes, to fight for it." For more, go to *www.nea.org/neatodayextra.*

Class dismissed.

—JOHN O'NEIL

TRADITIONAL PLANS vs. 401 (K)-STYLE PLANS

Monthly pension amount is guaranteed for as long as you live	No guarantee of a monthly allowance—and you could outlive your savings
Employer bears the investment risk	You'll bear the risk if your investments do poorly
Investment expenses kept low, because your money is combined with other plan members.	Investment expenses are high, eating into your portfolio's return
Features early retirement option	You can retire early... but will your retirement account dry up?
Typically includes annual cost-of-living adjustment from pension plan provider	No COLAs—the lump sum amount in your retirement is all you'll have to draw on

ILLUSTRATION: PHOTODISC

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Working in Pain: It Just Doesn't Pay

NEA produces an ESP-friendly handbook on repetitive stress injuries.

Cindy Mitchell, an elementary school custodian in Troy, Illinois, gives her body an exercise workout you can't find on TV. It's a balanced program: mopping in figure-eights, washing desktops, scrubbing tile floors, lifting and shifting heavy stuff, and pushing vibrating floor buffers and lawn mowers.

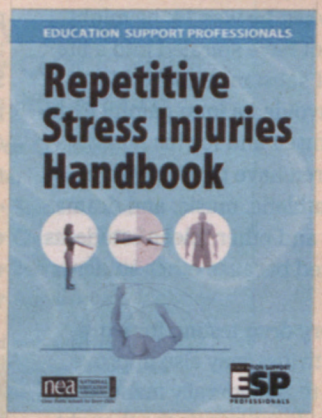
It's a program with a painful price. In her 18 years in the Triad school district, Mitchell has gone out twice on workers' compensation leave with repetitive stress injuries (RSIs). More recently, she was diagnosed with painful carpal tunnel syndrome in her wrists and hands.

Mitchell's back at work, with no complaints. But in the past year and a half, 8 of 30 members of the Triad Custodial Maintenance Association (TCMA) have drawn workers' comp because of RSI ailments.

They're not alone. RSIs, caused by repeated physical trauma over time, are the largest single source of workplace injuries in the United States, striking some 1.8 million workers a year, including many education support professionals (ESPs).

"You try to do a good job, but you sometimes forget common sense," concedes Mitchell, the TCMA president. "You've got to step back and realize you're not a machine."

Educators need solid advice on how to prevent RSI injuries before they happen and how to identify RSI "risk factors" in their jobs, such as bending, lifting, use of force, awkward or static postures, or poorly designed equipment or work stations.



They'll find all this and more in the NEA ESP Quality Department's brand-new *Repetitive Stress Injuries Handbook*, a reader-friendly resource that ESPs' aching joints have been crying for.

The manual lists types of RSIs, risk factors for several ESP occupations, online RSI resources, and tips on using the law and the workers' compensation system.

And, because few legal standards exist for an ergonomic workplace—where work processes and equipment fit the human body—the RSI handbook reminds ESPs that the Association is their single best health and safety tool.

As an individual local leader, Cindy Mitchell raises RSI concerns and works with cooperative managers to find better tools and processes. But for a larger work setting, NEA's manual suggests that local affiliates form active health and safety committees.

Norm Danzig, a New Jersey Education Association UniServ representative, recommends that affiliates go one better: work to create *joint* labor-management health and safety panels.

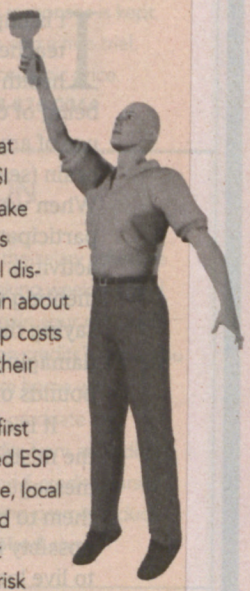
"A joint committee," says this safety activist, "gives the union the opportunity to formally sit down with the school district and discuss health and safety issues in an organized way, everything from facilities planning to the purchase of appropriate and user-friendly equipment."

If that concept makes sense to you, here's another: a joint ergonomics program. It's a way to think in a "programmatic fashion about prevention of stress and strain injuries," says Eric Frumin, health and safety director of UNITE HERE, a private sector union.

The components of a good ergonomics program? Among other things, Frumin and other experts look for commitment from top-level managers, maximum worker involvement, ongoing analysis of work processes and RSI injuries, and "lots of room to be honest" about RSI symptoms.

Above all, say the experts, the parties should agree that it costs far less to fix a potential RSI problem upfront than to pay big bucks later on workers' comp claims.

Andrew Comai, an RSI specialist for the United Auto Workers union (UAW), recommends that ESPs track RSI injuries and take copious notes "when school districts complain about workers' comp costs that eat into their budgets."



And the first time an injured ESP visits the nurse, local leaders should "identify [that person's] RSI risk factors, evaluate the symptoms, and relate them to the work," says Comai. "They're not always obvious to the employee."

Finally, Comai stresses, "make the business case that quality and attendance can be improved when employees aren't working in pain. And get managers to weigh the cost of a back injury against that of a new seat for a school bus."

To read NEA's *Repetitive Stress Injuries Handbook*, go to www.nea.org/neatoday.

—DAVE WINANS

More ESP stories in this issue:

- **Wisconsin paras shun written tests and still get "qualified"** – *Page 14*
- **Spend a work day with a Mississippi cafeteria worker** – *Page 34*
- **NEA offers grants to help ESPs use technology** – *Page 55*

Should students have to take drug tests to participate in extracurricular activities?

YES

It is imperative that we teachers promote the health and long-term well-being of our students. Drug use of any kind damages the brain (see www.nida.nih.gov). When we allow youth to participate in extracurricular activities even though they are experimenting with drugs, we are actually saying that we adults approve of them damaging the most important three pounds of their body, their brain!

It is crucial that we learn from the mistakes of the past and send the message to our youth that we want them to be the healthiest they can possibly be. Our youth today are going to live longer, and those long lives should be healthy, not limited by brain damage caused by drug use during the period their brains are still developing.

I know from experience. If someone had made my dad get tested for drugs when he was 14, he might not have spiraled into a life of substance abuse. He might have avoided a long painful experience for himself and for his family.

My children have participated in high school athletic, music, and drama events. They and other "clean" students were penalized because other students took drugs.

Mandatory drug testing for extracurricular activities may also improve scores on all those federally mandated tests because drugs impair the thought processes in the frontal lobe of the brain.

We in the public schools are not in the business of developing semi-professional athletes. We do have the job of developing future productive citizens in a democratic society.

The cost of testing is dwarfed by the potential savings. It has been estimated that drugs cost our country as much as $300 billion a year. If we could save 10 percent by forcing intervention through drug testing, the bonus could be extra money for education.

KATHY DUNN is an elementary literacy teacher in Great Falls, Montana, and a member of her district's Chemical Awareness Responsive Education team.

NO

Drug testing for extracurricular activities? Come on! In a day of ever-tightening budgets, who is going to pay for that little extra?

What is the purpose of such a policy? Punishment? Discouragement? Enlightenment? Puhleeeze.

I absolutely do *not* condone drug use among students, but I also realize it *is* a fact of life. Some kids do drugs. And some kids are going to continue to do drugs regardless of what policies may or may not be in place.

I have started an after-school roller hockey club on our campus. It is well-received and provides many benefits for the students who participate. It does not require grade checks or mandatory attendance. Many of the kids who come out for this program would fail a drug test. I know this and I have talked with them about their drug use.

While participating in this sport, they are learning about teamwork and responsibility and are getting some much-needed exercise.

If they couldn't participate because of a failed drug test…what then? Would requiring drug tests encourage kids to stay off of drugs? Perhaps that would be true for a few students, but I believe a larger number of kids simply would not participate.

Allowing them to participate provides them an environment with positive role models and an increased chance that they'll consider getting off of drugs. Try sprinting up and down the court for an hour and a half if you're a "smoker"!

If kids are known to be on drugs during an extracurricular event, whether it be roller hockey, a dance, chess club, or whatever, they should be dealt with accordingly. But to attempt to administer drug tests would be extremely time-consuming and prohibitively expensive.

Let's get back to focusing on how we can be a positive influence on our kids and provide them with other choices besides sitting around and doing drugs.

STEVEN KING teaches ninth-grade physical and Earth science in Shingle Springs, California.

WHAT'S YOUR OPINION?

Should students have to take drug tests to participate in extracurricular activities?
To vote, visit our Web site at www.nea.org/neatoday and see the results instantly.

Should teachers allow students to use profanity in their writing?
The tally on this *NEA Today* Debate question:
52% Yes 48% No

Does social promotion flunk kids?
If you'd like to take part in this future Debate, send a brief note to Alain Jehlen, ajehlen@nea.org.

ILLUSTRATION: STEPHANIE CARTER

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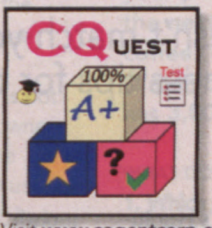

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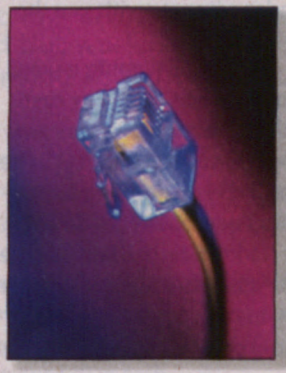

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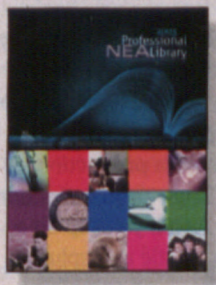

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Budget Basics

If your income doesn't match your spending, try our financial fitness tips for the new year.

BY MARY ROWLAND

Did you make a New Year's resolution to get your personal finances in order?

If so, you're not alone. Over the two decades that John Norcross, a professor of psychology at the University of Scranton, has been studying resolutions, improving personal finances has always been among the top five, along with losing weight and giving up nicotine or alcohol.

When you think about it, dieting and budgeting have a good deal in common. Each requires modifying your behavior—and your attitude. You gotta learn to feel satisfied on less, rather than abstaining altogether.

Experts say that many people who overspend do so because they believe clothes, makeup, cars, or sports equipment can enhance their image. Or maybe they find themselves pouring money into a hopeless relationship. If you have any self-esteem problems, best to address those first. But many Americans get into debt simply from inexperience, because they spend more than they earn, and because, with credit so available, it's so easy.

Some tips to steer you toward financial health:

Add it up. Most financial planners advise tracking just where your money goes. Write down everything you spend—from that cup of latte to your car payment—for two weeks or a month. Then extrapolate from your spending diary to estimate what you spend in a year. Make sure to add in occasional big expenditures, such as semiannual insurance premiums or holiday spending. You may well find that you're spending more money on some items—such as eating out or on DVDs—than you thought. This information is the starting point for cutting your spending and bringing it back into balance with your income.

Fund your goals. OK, you say, but I'm not a "ledger type" who's going to chronicle every expense. Then put your energy into funding your priorities, with the help of online banking. Decide first on your goals: paying off debt, saving for retirement, or creating a college fund. Set up an online account with automatic bill paying, and set aside money from your account for each goal, instructing the bank to make automatic payments. That way you'll be sure to fund your important goals, rather than just your day-to-day expenses.

Challenge yourself. Try deducting a bit more than you think you can afford for savings. If your savings and checking account are at the same bank and require merely a quick transfer from one to the other, you can make it a game to see how long you can last without the big chunk taken out for savings. Alternatively, some planners advise clients to open a savings account at a small bank without an ATM and to make squirreling money away a contest where you the spender compete with you the saver.

Starve the card. Try going a week without using a credit card. Pay cash for everything. Before credit was an option, people who hoped to feel better about themselves by shopping or buying something new could not do so unless they had the cash. Many people who try the "cash cure" find they can't lay out $100 in cash for a dinner or a piece of audio equipment or a couple of polo shirts.

Leave room for rewards. As with any type of behavior modification, the idea is to feel satisfied under your new regime. Set aside one indulgence that you really enjoy—a dinner out or a night renting a family movie. Whatever you choose, plan it ahead of time and make a production of it. Savor the anticipation. And if you slip up a little and splurge on something, don't feel guilty. Just try again.

ILLUSTRATION: JOE KULKA

A Mortgage That Pays You Instead

It's an all-too-common scenario—seniors on fixed incomes squeezed by inflation and vulnerable to unanticipated large bills.

One solution is to use the home as a source of income by taking out a reverse mortgage. A reverse mortgage allows a homeowner who is 62 years old or older to convert home equity into a lump sum of money, a line of credit, or fixed monthly payments for life. The amount of money you get depends on your age and the value of your home. The older you are and the greater your home's value, the larger the reverse mortgage.

Repayment is not due until the owner dies or sells the house. Heirs must repay the loan, but they need not sell the house.

If you own a home and are 62 or older (or if you have a parent who is), a reverse mortgage could help to generate a little more breathing space in your monthly budget.

For information on rules guiding reverse mortgages, check out the Web site of the U.S. Department of Housing and Urban Development (www.hud.gov). Reverse mortgages also are available from Fannie Mae, a federal agency that buys mortgages. Look in the "Find a Mortgage" section of www.fanniemae.com.

That SHRINKING Gift Card

If you received a gift card—a plastic card that looks like a credit card but works like a debit card—for the holidays, it could be shrinking as the weeks turn into months.

The reason? Purveyors of gift cards sometimes fold in a variety of fees that can eat away at the cash balance your friend forked over at the cash register. For example:

Although most cards offer an expiration date a year from the date of issue, some charge monthly fees after a certain period, such as three or six months. If you haven't used your card by then, these fees will nibble away at your balance.

If your card holds a balance when it expires, you'll pay a hefty fee to get it in cash.

If you use the card to get cash from an ATM, the issuer imposes cash limits as well as a transaction fee. Add the fee charged by the ATM owner and you could pay $3 for taking out $10 in cash.

Moreover, you should be aware that gift cards may sometimes be denied even if you have the funds available on the card. For example, when a restaurant checks your card to see if it holds enough money for the purchase, the restaurant "upcharges" or adds 15 to 20 percent to your food bill to make sure you'll have enough for a tip. Although this money is not charged to your card, it could mean your card is denied.

Similarly, your card may be turned down at the gas pump if your balance won't pay for the average purchase price of gas. And if you plan to use the balance on your gift card toward a larger purchase, be certain to tell the cashier before the transaction that you will be paying the balance in cash or credit. If you don't, the card will be denied.

So sit down now, plan an outing for coffee, dessert, or a new novel. Enjoy it.

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Cashing In

Time was when "cash" referred to cold, hard currency—coins jingling in your pocket that you could spend in the next 10 minutes for a cup of coffee. Today, when an investor says, "I'm in cash," he doesn't mean he has 3,000 quarters in his pocket.

WHAT DOES "CASH" MEAN? TEST YOURSELF.

1. Which of the following is considered cash?
a. 100 shares of stock in IBM
b. coins and bills in a piggy bank
c. money in a checking account
d. a balance in a money market fund
e. bank certificates of deposit.

2. What are the advantages of cash?
a. liquidity
b. safety
c. guaranteed return
d. it is not heavy

3. Does cash offer a good return?
a. sometimes
b. never
c. always

4. Is this a good time to place more of your money in "cash?"
a. yes
b. no

ANSWERS

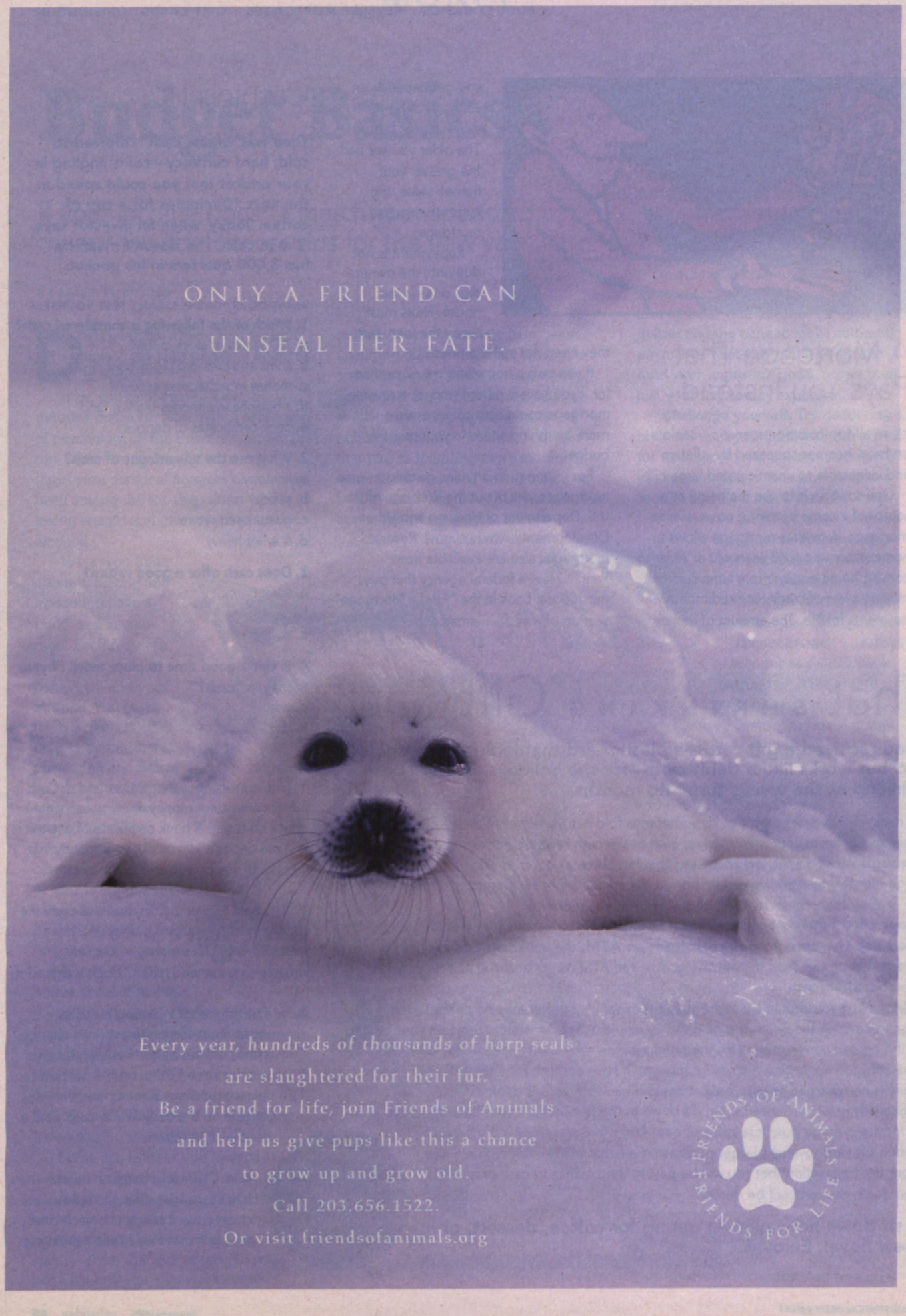
1. The correct answers are b, c, and d. Cash is either currency or money that you can write a check on today. A bank certificate of deposit is a "time deposit." If you put your money in a CD today, you cannot spend it tomorrow.

2. The best answer is a. To qualify as cash, the money must be liquid. Is money under the mattress safe? Does money in a cookie jar provide a guaranteed return? Coins weigh a lot.

3. a. The appeal of investing in cash changes as short-term interest rates change. Those rates are set by the Federal Reserve Board, which raised them from 1 percent to 1.75 percent between summer and early fall of last year. In the early 1980s, cash paid a double-digit return.

4. a. Cash looks better this winter than it has for a long time. Money markets cracked the 1 percent barrier last fall with signs that they'll keep heading up.

ILLUSTRATION: GETTY IMAGES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are slaughtered for their fur.
Be a friend for life, join Friends of Animals
and help us give pups like this a chance
to grow up and grow old.
Call 203.656.1522.
Or visit friendsofanimals.org
FRIENDS OF ANIMALS
FRIENDS FOR LIFE

Decor

What's the best decoration you've seen in your staff lounge?

ANSWER: When we came back from winter break, we found our faculty lounge had the coffee-stained carpet and the old couches replaced and the walls brightly painted—what a disaster! So we decorated our lounge with the worst and tackiest art available. A velvet Elvis, poker-playing dogs, a jackalope.

KEN SAROKA *High school teacher, East Brunswick, New Jersey*

ANSWER: A baby picture contest and a wedding photograph contest, in which we guessed whose picture was whose.

LORI REHM *Elementary teacher, Cranberry Township, Pennsylvania*

Character Course

We are looking to start a half-year Character Education course for freshmen and sophomores. What can we use? —MIKE KEHOE, *Tulelake, California*

ANSWER: Girls and Boys Town along with http://charactercounts.org have some great curricula dealing with the six pillars of character.

DENA SENNER *K–1 teacher, Bloomfield, Montana*

Silence Isn't Golden

I have a silent reading group for 25 minutes at the end of every day. Most of my students are less than excited about reading silently. I've tried reading aloud, but they just aren't interested. Are there activities they can do while listening and still get something out of being read to?

SARAH TSIOPLAKIS
Middle school health teacher, Portland, Maine

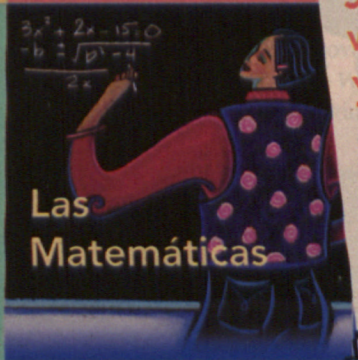
ANSWER: Read aloud, but start with very short books. Have them rate the book on a scale of 1 to 10. (Use secret ballots or they will just vote the way their friends vote.) Post the average score. As you accumulate story ratings, you can weed out the less interesting books and try new ones.

EILEEN TAYLOR
ESL tutor, Cincinnati, Ohio

ANSWER: Have your students look at the print copy while you read, preferably a copy they can highlight.

Second best: Have them make a drawing related to what they're hearing. Or, have them listen to come up with a response to a question you've posed that relates to what they're hearing. Sitting without a visual focus or writing during listening both get in the way of recall. Another activity that supports reading: Discuss the story and make predictions.

MARY STEEN
Middle school special education teacher, Sidney, New York



Las Matemáticas

I am teaching an English as a second language math class to students in grades 6–8 who speak little or no English and are also very weak in math. Does anyone have ideas?

PAM LUCKENBAUGH
Edison, New Jersey

Share your wisdom, ask your question!

What was the lamest excuse you ever got for a missing homework assignment?

Send your answers to these or other questions on this page to **ajehlen@nea.org.** Or, send us a question you'd like to see posted. Please include your name, your job, and the community and state where you work.

For a weekly e-mail of questions, answers, and practical classroom tips, join Works4Me, one of NEA's most popular and useful services. Just send the message "subscribe Works4Me" (without the quotation marks) to **Lyris@list.nea.org.**

ILLUSTRATION LEFT: ROBERT NEUBECKER; CARTOON: ADEY BRYANT; ILLUSTRATION TOP RIGHT: PHOTODISC; ILLUSTRATION BOTTOM RIGHT: PHOTODISC

The Manatee Man

He might be a physical education teacher in school, but on the street, Gary Pane is known as the "Manatee Man."

ASIDE FROM TEACHING EXERCISE AND HEALTH, Pane has another profession and love—writing and performing songs about endangered manatees and other hot-button environmental topics. A little bit Jimmy Buffet and a little bit Raffi, Pane has had one of his songs featured on a video made by Outreach for Animals, a nonprofit environmental group, and his two music CDs have become a local favorite for the Florida Fish and Wildlife Conservation Commission.

Pane, who teaches at Suncoast Elementary School in Springhill, Florida, discovered manatees while swimming in the Crystal River and, after the initial shock, was instantly drawn to the gentle animals. As luck would have it, Suncoast Elementary chose the manatee as a school mascot in 1994. Most mornings, Pane stands by the school's manatee statue greeting students as they arrive. It's somewhat of an inspiration to him. "Between my experiences in the water with manatees and our beautiful manatee statue, the feeling and words began to flow and the songs were written," says Pane, who composes on his guitar.

A 30-year teaching veteran, Pane performs in schools, festivals, and parades to raise environmental awareness among adults and children. It's easy to see why he's popular with the kids; he has fun with his music. One song, "Manatee Profanity," is a rap song with lyrics like, "Don't mess with my splash."

With plans to retire at the end of the school year, Pane is looking forward to taking his show on the road, where he can teach manatee awareness to a whole new audience.

—EMILY GOODMAN

Lifesaver

While others travel to the beach for a little fun and sun, Eric Hoyt heads there to save lives. Although he spends his weekdays teaching fifth grade at Cedar Road Elementary School in Chesapeake, Virginia, Hoyt spends his weekends as an emergency medical technician (EMT) with the Davis Corner Volunteer Rescue Squad in Virginia Beach, Virginia.

HOYT, WHO JOINED the rescue squad system two years ago, admits he was inspired by his mother, who was a member of the same squad when he was a child. But he long loved the idea of helping people in emergencies, especially at school, so now the nine-year teaching vet is doing just that. "Last year, I had to perform the Heimlich maneuver on a student who was choking," says Hoyt.

To prepare for the job, Hoyt had to master an eight-month training class that met two nights a week, followed by field training. Now, during his four 12-hour shifts each month, he works as an attendant in charge or drives the ambulance for his squad, the largest volunteer rescue system in the country.

Having previously taught fourth- and fifth-grade science to gifted students, Hoyt's finding that his science background comes in handy for his EMT duties. It's also perfect for his other "extracurricular" job, working with Project Salute, a two-week summer program for middle school kids who design a space shuttle mission using a bus as the shuttle. With the help of NASA blueprints and curriculum plans, Hoyt's students add on to the shuttle each summer and work together to conduct the mission while learning about space and NASA.

—E.G.

PHOTO TOP: CHERIE DIEZ; BOTTOM: KEVIN ELLIOTT

Mother Hen

"Mother hen." That's what students in the Grant school district's Independent Living Program (ILP) call Jackie Ray, the committed teacher who nurtures, disciplines, educates, and loves them.

Ray's (inset) students in the ILP visit an aquarium, many for the first time.

FOR MANY OF THESE STUDENTS, Ray is the one unchanging variable in a constantly changing world. Ray runs the ILP, an innovative program for public school students in Sacramento, California's foster care system. One night a week, Ray teaches students ages 14–18 the coping skills they need to successfully navigate their complicated lives.

"Many foster children lose a lot of school time because they're constantly moving from family to family and from school to school," says Ray. "A lot of these kids move around so much, they find a sense of connectedness here."

Originally a high school vocational teacher, Ray never imagined she would end up teaching adult and foster education. "My whole focus has changed because of the student population we have now," says Ray. "I'm seeing more children from dysfunctional homes. They're stressed and angry, which causes them to rebel and act out." A foster parent herself (she's fostered eight boys), Ray vowed she "had to do something to help these kids make it out in the world."

ILP gives Ray a chance to make good on that vow. She teaches students valuable anger management, conflict resolution, and life skills. Frustrated kids who struggle academically become refocused. They also get the chance to experience things other children take for granted. "Many of our students have never seen a beach, even though they live in L.A.," says Ray. "They've never been on a boat or visited an aquarium."

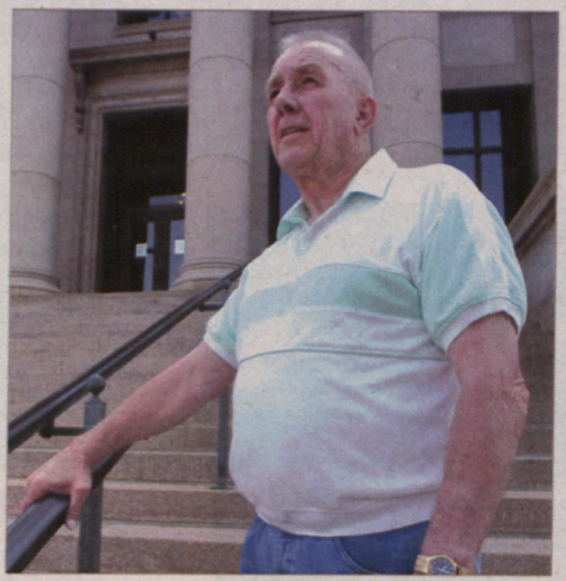
Ray knows first hand how vulnerable her students are. A year ago, a teenager she was close to committed suicide, a tragedy that made Ray even more determined to help children in foster care. So it was especially rewarding when one young graduate recently returned to work with the program.

"She's excited about being a motivator for the children," says Ray. "She told me there were many times she had thought about giving up. But she learned if she could just make it to class, she could make it through life."

—SABRINA HOLCOMB

The Right Stuff

When retired Minnesota member Wally Wakefield gives his word, he honors it—even if sticking to his principles costs him $200 a day.



THE TROUBLE STARTED when Wakefield, a part-time reporter for the *Maplewood Review* since 1980, was ordered by a judge to reveal anonymous sources for a major story or face contempt of court charges. Wakefield refused to budge.

"This was about the First Amendment and the right to gather information," says Wakefield. "It was also a matter of trust between me and the individuals who spoke with me."

Unfortunately, the price of not jeopardizing the First Amendment was steep. Wakefield's failure to comply with the judge's orders cost him a fine of $200 a day, but even that didn't shake him. Luckily, the case caught the attention of other journalists who admired his stand and created a fund that would cover the total fine, which reached nearly $19,000. *The Washington Post* even entered the fray with an editorial stating that Wakefield "did the right thing."

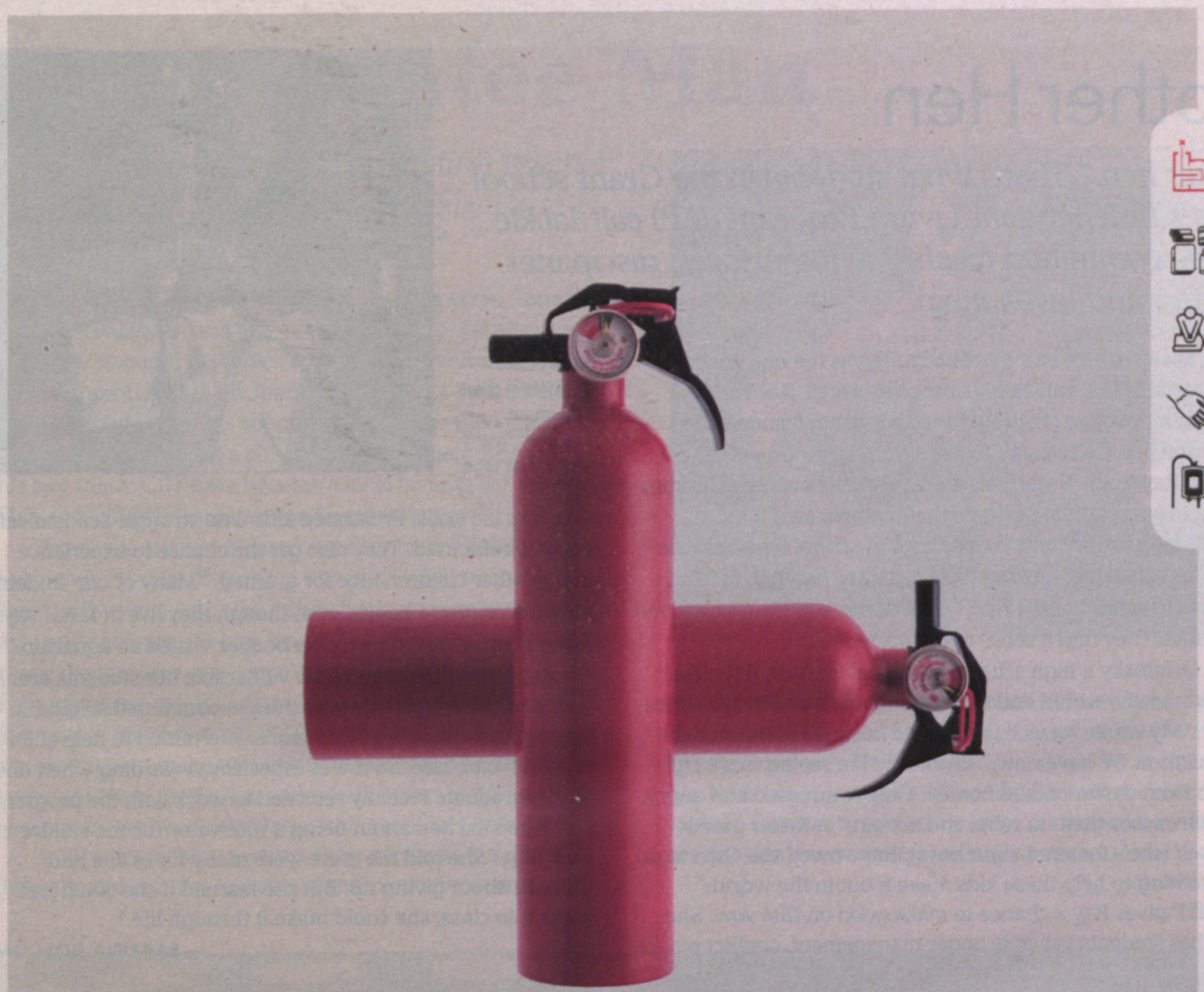
Despite his time in court, this former elementary school teacher turned First Amendment defender plans to uphold his principles while he continues to report.

—E.G.

GOT A TIP?

Do you have an interesting story idea? Contact Sabrina Holcomb, section editor, at **sholcomb@nea.org**

PHOTOS TOP: DEE ORSBURN (INSET) AND ANDREW L. JONES; BOTTOM: JANET HOSTETTER



Make a plan.

How your family reacts in an emergency can make all the difference. Develop a family disaster plan with help from your local Red Cross and learn what everyone in your family can do in the event of a fire or other disaster. When we come together, we become part of something bigger than us all. To learn what you can do, contact your local American Red Cross chapter or visit www.redcross.org

American Red Cross

TOGETHERWE Make a plan | Build a kit | Get trained | Volunteer | Give blood

Together, we can save a life

resources

55 **NEA Grants** Tech grants are available for education support professionals.
57 **What's Up at HIN** Make your body a SmartBODY with HIN's new fitness Web site.
58 **On the Web** Visit Finland, learn math, enter a spelling bee, and manage your money with these sites.
58 **Books by NEA Members** Task-oriented guide offers help for students with autism.
59 **Diversity Calendar** Celebrating the New Year in China and Japan.
60 **In Print** Retiring on less than you think.
60 **NEA's Read Across America** Sign up for RAA's E-newsletter to help you plan for March 2.
61 **On TV** Do you speak American? Examining language in our diverse society.
62 **Take Note** Helping AIDS orphans in Kenya.
62 **Heads Up from NEA Member Benefits** Talking about IRAs.

Plan Ahead with a Grant From The NEA Foundation

THERE'S PLENTY of time to submit an application to The NEA Foundation by the **February 1 grant review date.** No matter what your goal, a grant from The NEA Foundation can help give you the tools you need to be successful in the new year. Will 2005 bring opportunities to develop your professional skills? Will it be the year for innovative new projects in your school? Making your plans happen can be as simple as sending in your application.

Applications are accepted on an ongoing, year-round basis for both **Innovation Grants** and **Learning & Leadership Grants,** so it's never too late to apply. If you apply by February 1, you will know if your grant is approved by June 15. Grants fund activities for 12 months from the award date.

NEA members just like you have applied for and received over 1,500 grants throughout the years. Read about their projects at www.neafoundation.org, and then submit your own idea. Innovation Grants and Learning & Leadership Grants are available for all subjects, including the arts, literacy, science, and technology.

THE NEA FOUNDATION
www.neafoundation.org

All members who are practicing K–12 public school teachers, education support professionals, or higher education faculty and staff at public colleges and universities are encouraged to apply. We now offer bigger and better grants—up to $5,000 per project—to fund your BIG ideas.

Applying for a grant is easy, so why wait? Visit **www.neafoundation.org** for more information, including guidelines and an application. Or call 202-822-7840.

ESP Technology Grants

TO HELP LOCAL education support professional Associations use the NEA ESP Information System (ESPIS) and other online resources, NEA offers ESP Technology Grants. Administered by NEA's ESP Quality program, Technology Grants are awarded in amounts from $250 to $3,500. Grants provide an opportunity for ESP locals to involve members in the application of technology in projects that could help their locals, schools, and communities.

ESPIS provides ESP members and staff immediate and widespread opportunities to share data and information throughout all levels of the organization. ESPIS includes NEA's ESP Web site at www.nea.org/esphome, the ESP Listserv, the ESP Data Book, and a variety of publications. ESPIS and the Technology Grant Program are overseen by a User Advisory Group comprising governance and staff who are available to provide training on the use of ESPIS.

For more information, go to www.nea.org/esphome/members/techgrnt.html or contact the ESP Program Assistant at NEA's ESP Quality program (202-822-7131), 1201 16th Street, N.W., Room 410, Washington, DC 20036. Submit grant applications following the procedures listed on the Web site. Applications must be submitted using the online application form and be postmarked by **April 15, 2005.**

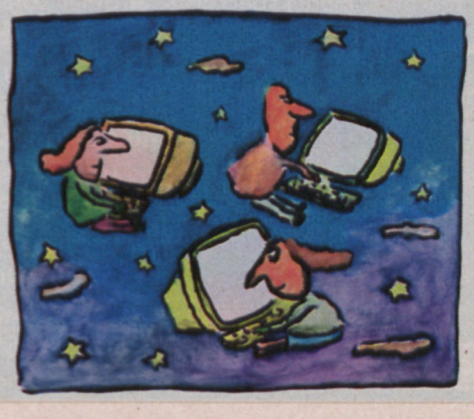


ILLUSTRATION: PHOTODISC

NEA-SATURN/ UAW PARTNERSHIP AWARD

The NEA-Saturn/UAW Partnership Award recognizes NEA locals and their school districts who work together as partners in pursuit of quality education. The 2005 Partnership Awards seek "best practices" mentoring programs that are created and sustained through the joint efforts of both the school district and the union and have resulted in substantially assisting new teachers in their education careers.

Six winners will be recognized at the NEA Annual Meeting and in their home districts. Winners will also be invited to visit the Saturn Plant in Tennessee during American Education Week in November.

The 2005 application deadline is **February 25, 2005.** For more information, go to http://web.inetba.com/saturnuaw/filecabinet/Satfile/partnership.html or call 800-738-1817.

NEH 2005 SUMMER OPPORTUNITIES

Every year, the National Endowment for the Humanities offers K–12 teachers opportunities to participate in a series of Summer Seminars and Institutes on various humanities topics. Seminars are limited to 15 participants and are led by university scholars with a special interest or expertise in the specific subject. Teachers selected to participate will be awarded a fixed stipend between $1,800 and $4,200 to help cover travel costs, books, and other research and living expenses. A list of available seminars, as well as information on how to apply for the stipends, can be found at www.neh.gov/projects/si-school.html. Full-time teachers in American K–12 schools are eligible to apply. General questions concerning the program may be directed to 202-606-8463 or e-mail: sem-inst@neh.gov. The application deadline is **March 1, 2005.**

K–12 ENERGY CONTEST

Have you ever needed to open your classroom windows on a cold winter's day to beat the classroom heat? Then your class might want to take the HOBO Energy Challenge, a contest for K–12 teachers and students, sponsored by iScienceProject.

The mission of the contest is simple: use data loggers (portable electronic recording devices that can monitor light usage, room temperature, and relative humidity) to find examples of energy waste in your school. Participating classrooms receive a free HOBO Loaner Package that includes a HOBO data logger, software, and energy-saving contest activities. Classrooms that investigate and document at least one example of energy waste win a complete HOBO data logger system. An entire classroom set of HOBO data loggers will be awarded to elementary, middle, and high-school classrooms that make the greatest effort to investigate energy waste. For more information or to sign up, go to www.iscienceproject.com/energy_challenge/energy_challenge.html. The deadline for contest entries is **April 30, 2005.**

LISTEN TO A LIFE CONTEST

What can you learn when you listen to a life? A Legacy Project contest can help students find out. To enter, a student (age 8–18) interviews an older person (50 years or older) about his or her hopes and goals throughout life, how he or she achieved goals and overcame obstacles, or how dreams may have changed along the way. What life advice can an older person share? The student then writes an essay based on the interview. Entries must be 300 words or less and be a true story about an older person's life. One student will win an IBM computer and a $1,000 gift certificate to Books Are Fun. Ten runners-up will receive $400 gift certificates to Books Are Fun.

The contest runs to **February 28, 2005.** For complete contest rules, go to www.legacyproject.org/.

CALLING ALL KIND TEACHERS

Are lessons in wildlife appreciation or responsible pet care part of your curriculum? Do you lead your class in recycling projects or collections for the needy? If so, then the National Association for Humane and Environmental Education (NAHEE) wants to know. NAHEE is seeking nominations for the 2005 National KIND Teacher Award. The award recognizes an outstanding K–6 classroom teacher who consistently incorporates humane education into his or her curriculum.

Teachers may nominate themselves or another teacher online at www.nahee.org (under "Awards"). The deadline for nominations is **February 15, 2005.** The winner will receive a plaque, NAHEE's annual teacher resource book, and the Teacher's Care & Carry Kit, which includes Critters with Character lesson plans, posters, and other humane education materials.

ONLINE SHARED LEARNING AWARD

The Global SchoolNet Foundation sponsors a GSN Online Shared Learning Award that recognizes classroom teachers, media specialists, or other school-based educators who have distinguished themselves in the area of online shared learning. Two educators will be selected for the 2005 Awards, which consist of a cash award of $2,500 each and an expense-paid trip to the National Education Computing Conference in Philadelphia, June 25–30, 2005. Several finalists will also receive cash awards of $250. All educators must be nominated. For more information, visit www.gsnaward.org/awardInfo/index.cfm, but hurry! The deadline is **January 14, 2005.**

PHOTO: PHOTODISC; ILLUSTRATION: PHOTODISC

AWARD FOR HEROIC TEACHERS

The Christopher Columbus Fellowship Foundation, along with the Partnership for America's Future, Inc., are accepting applicants for the Freida J. Riley Teacher Award.

The $10,000 award identifies and rewards an American teacher who teaches with an illness or disability, has overcome tremendous adversity, or has made an enormous sacrifice of heroism to positively impact students.

Interested teachers should contact the Partnership for America's Future, Inc. at 330-376-8300 for more information and an application, or visit www.pafinc.com/riley/index.htm?id=553. The application deadline is **March 4, 2005.**

SCHOLARSHIPS FOR RAINFOREST WORKSHOP

K–12 teachers and environmental educators can win a $1,000 scholarship to travel to the Amazon and work with scientists in one of the most diverse environments in the world. The Amazon Rainforest Workshop for Educators, scheduled July 5–14, 2005, is a professional development opportunity for teachers to experience a quarter-mile canopy walkway and visit the indigenous people who call the rainforest ecosystem their home. Academic credit is available. The final application deadline is **March 8, 2004;** Drawings will be held on January 8, February 8, and March 8. The scholarship covers half of the land cost of $1,998. For an application form, go to www.travel2learn.com. For information on this and other programs in Belize or Student Amazon Workshops, call Frances Gatz at 800-669-6806 or e-mail fgatz@earthlink.net.

DISTINGUISHED EDUCATOR FELLOWSHIP

The Albert Einstein Distinguished Educator Fellowship Program is accepting applications for the 2005–06 school year. The program provides a paid fellowship for outstanding K–12 science, math, or technology education teachers. Selected teachers spend a school year in a congressional office, the Department of Energy, or a federal agency, such as NASA, the National Science Foundation, or the National Institute of Standards and Technology. Albert Einstein Fellows bring their knowledge and practical experience of classroom teachers to the government and policy makers. For information and a link to the online application, visit www.triangle-coalition.org.

A FAIRYTALE ESSAY CONTEST

HCA2005 and NEA are sponsoring a Hans Christian Andersen Essay Contest to encourage students to read and help them improve their creative writing skills. The contest is open to students in grades 4–7, who may submit an essay of no more than 250 words on the topic: "Pick any fairy tale by Hans Christian Andersen and describe a lesson children can learn by reading this story." Twenty winners and their chaperones will receive an all-expense paid trip to Copenhagen, Denmark, in April 2005 to attend the three-day celebration of the author's 200th birthday. For more information, go to www.hca2005usa.com. Entries must be postmarked by **February 10, 2005.**

What's Up at HIN

NEA HIN

NEW PHYSICAL ACTIVITY AND NUTRITION WEB SITE FOR MEMBERS!

The SmartBODY Fitness Information Center, NEA HIN's brand new physical activity and nutrition Web site, is here! Packed with links, model programs, and a discussion forum, SmartBODY is a great resource for educators, parents, and anyone who's interested in improving the health of students and school staff. Turn to SmartBODY for physical activity and nutrition models, policies, information, and inspiration. Make fitness and good nutrition a goal in your life and join in the success of others in schools and communities across the country. Start at www.neasmartbody.org.

HELP CHILDREN WITH ASTHMA FIGHT FOR THEIR RIGHTS

The American Lung Association recently launched the "Kids With Asthma Bill of Rights" campaign to help children with asthma talk to their parents and teachers about asthma management. The Bill of Rights includes 10 statements that form the pillars of a complete asthma-management plan, including a child's right to breathe clean air at home and at school, the right to play sports with a doctor's agreement, the right to know his or her asthma triggers, and the right to effective and affordable asthma medications. To sign onto the Bill of Rights petition or to download a copy of the Bill of Rights, visit www.lungusa.org/site/pp.asp?c=dvLUK9O0E&b=186670.

DAMP INDOOR SPACES AND ADVERSE HEALTH EFFECTS LINKED

A comprehensive literature review found that there is sufficient evidence associating damp indoor environments with some upper respiratory tract symptoms, coughing, wheezing, and asthma symptoms in sensitized persons. The National Academy of Sciences' Institute of Medicine, highlights this in *Damp Indoor Spaces and Health,* a report that examines the relationship between damp or moldy indoor environments and adverse health outcomes. It also discusses how and where buildings get wet, how dampness influences microbial growth and chemical emissions, and ways to prevent and remediate dampness. A summary of the report is available at www.nap.edu/execsumm_pdf/11011.pdf. The complete text may be accessed for free by visiting www.nap.edu/books/0309091934/html/.

ILLUSTRATION: CORBIS

On The Web

ONLINE MATH LIBRARY

The Mathematics Association of America, supported by the National Science Foundation, offers a mathematical sciences digital library—MATHDL—for educators and students that includes *The Journal of Online Mathematics and its Applications* and multiple digital classroom resources such as Java applets, interactive modules, and Flash presentations for studying numerical and

graphical solutions of differential equations. Go to www.mathdl.org/jsp/index.jsp.

LEARN ABOUT FINLAND

Did you know that 34 percent of all Finnish electricity comes from renewable sources? Students will learn this and much more at Project Finland, an award-winning site from the Embassy of Finland. Students ages 9–12 can explore the interactive site, learning about this progressive society, taking quizzes, completing activity guides, and watching video clips of Moomintroll, Finland's most well-known animated character. Environmental, social, and global issues are covered on this virtual tour of Finland. Go to www.projectfinland.org.

FEELING SLEEPY?

Caffeine, work, or late night TV keeping you up? The fact is, most people don't get enough sleep. The National Institutes of Health created Sleep, Sleep Disorders, and Biological Rhythms as a learning tool to understand the basic concept of sleep, biological clocks, disorders, and the consequences of deprivation. Geared toward teaching high school students, this site offers lessons and activities to help link the science of sleep and its effect on everyday life. Go to http://science.education.nih.gov/customers.nsf/HSSleep?OpenForm.

SPACE FLIGHT IN 60 SECONDS

At the NASA Brain Bites Web site, students can choose from a menu of informative, 60-second videos on eight questions, including: What time is it in space? How do you go to the bathroom in space? How long would a round trip to Mars take? How do you scratch your nose in a spacesuit? Go to http://spaceflight.nasa.gov/brainbite/home.html.

BOOKS BY NEA MEMBERS

TASKS GALORE

By Laurie Eckenrode, Pat Fennell, and Kathy Hearsey

Penned by teachers with experience working for Division TEACCH (Treatment and Education of Autistic and related Communication handicapped Children), this collection of activities is a valuable resource for those who work with children that have autism and related developmental challenges. Full of interactive, multi-modal tasks and structured activities, the book aims to help these students have success in school. A second book, *Tasks Galore for the Real World,* takes this goal further, emphasizing tasks to enhance independence for older children, adolescents, and adults. 60 pp. and 67 pp., respectively. $39.95 each from Tasks Galore. To order, go to www.TasksGalore.com.

MEDIA CONSTRUCTION OF PRESIDENTIAL CAMPAIGNS: A DOCUMENT-BASED HISTORY KIT

By Sox Sperry and Chris Sperry

With all the recent election excitement, teachers may be looking for ways to educate students to think critically about the history of U.S. elections. This multimedia curriculum kit provides an engaging approach to preparing students to analyze the historical, political, and ethical issues related to media and democracy. Included are more than 140 historic media documents, from bumper stickers to old campaign songs, which help students understand the media surrounding elections. 432 pp. $139.95 from Project Look Sharp-Ithaca College. To order, go to www.medialit.org/catalog or call 800-228-4630.

FENG SHUI FOR THE CLASSROOM: 101 EASY-TO-USE IDEAS

By Renée Heiss

It's no surprise that over the course of the busy school year, a classroom can become a bit cluttered and distract from the learning process. This book, written by a child development teacher, applies the ancient Chinese interior decoration concepts of Feng Shui to the classroom, aiming to create a more calm and focused learning environment. By providing ideas on organizing a classroom with balance between opposing forces, such as light and dark, and sound and quiet, this book will help teachers transform an impossible classroom arrangement into a well-managed learning space. 160 pp. $16.95 from Zephyr Press. To order, go to www.ipgbook.com or call 800-888-4741.

ILLUSTRATION: PHOTODISC

VIRTUAL SPELLING BEE

Brandeis University offers students in grades 2–6 a chance to compete with their peers in an online spelling bee. Students use a nickname to register and log in, choose a partner, and test their reading, spelling, and listening skills. No personal information is asked for or given; players only communicate by the choices they make during the game. The site's creators hope the spirit of competition will encourage students to improve skills. To access the free site, go to www.spellbee.org.

MANAGING MONEY

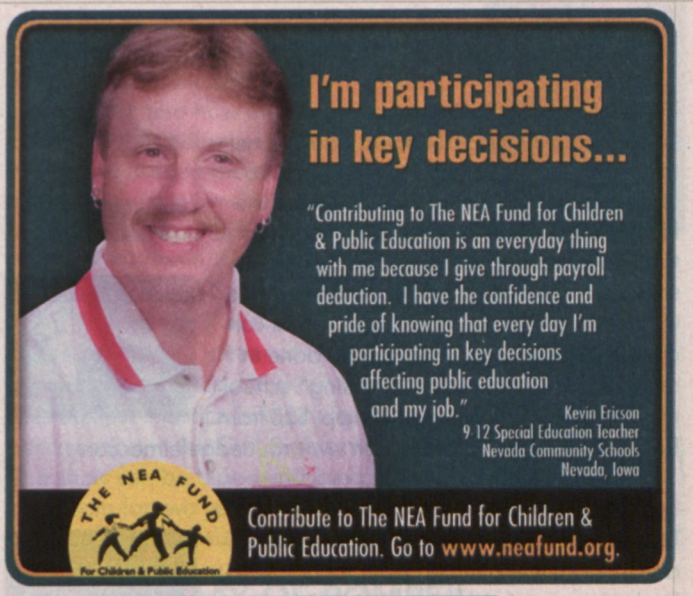
A new "My Money" tool kit from from the Financial Literacy and Education Commission and the Federal Citizen Information Center can help you manage your money better and gain financial security. Learn how to protect your credit record, set up a budget, and manage your credit or solve credit problems with advice from a series of publications that can be ordered via mail or downloaded from www.mymoney.gov. The free publications provide practical suggestions on how to save and invest your money wisely.

CONSERVING THE RAINFORESTS

The Rainforest Alliance offers a free, expanded conservation curriculum with unique units for kindergarten through sixth grade. Each unit features three to four comprehensive multidisciplinary lesson plans, which meet national standards. Topics covered include the Amazon, the Maya forests, migratory birds, and chocolate. Some materials are available in Spanish and Portuguese. Go to www.rainforest-alliance.org/programs/education.

GUIDE TO EVERYDAY COMMUNICATIONS

Have you ever been stumped by a youngster asking you how a cell phone worked? Or what the "am" in AM radio stands for? Now you can send them to the FCC Kidszone, a Federal Communications Commission site aiming to educate today's youth on all things regulated by the FCC. Definitions, descriptions, and the history of cell phones, TV, radio, and the Internet can be found here along with teachers and parents' guides to the site. Go to www.fcc.gov/cgb/kidszone/.


I'm participating in key decisions...
"Contributing to The NEA Fund for Children & Public Education is an everyday thing with me because I give through payroll deduction. I have the confidence and pride of knowing that every day I'm participating in key decisions affecting public education and my job."
Kevin Ericson
9-12 Special Education Teacher
Nevada Community Schools
Nevada, Iowa
THE NEA FUND
For Children & Public Education
Contribute to The NEA Fund for Children & Public Education. Go to www.neafund.org.

DIVERSITY CALENDAR

JANUARY

JANUARY 1–3—JAPANESE NEW YEAR
In Japan, people celebrate the new year by decorating the front entrances of their houses and visiting shrines and friends. This year is Heisei Sixteenth, the 16th year of Emperor Akihito's reign.

JANUARY 16—WORLD RELIGION DAY
This day emphasizes that the religions of the world must strive for unity among humans. For more, go to www.worldreligionday.org.

JANUARY 17—MARTIN LUTHER KING JR.'S BIRTHDAY OBSERVANCE
A Nobel Peace Prize winner, this civil rights leader was born on January 15, 1929, in Atlanta, Georgia. Dr. King's birthday is a federal holiday celebrated on the third Monday of the month.

JANUARY 21—ID AL-ADHA
This Muslim Holy Day is known as the Feast of the Sacrifice and commemorates the end of the Pilgrimage to Mecca.

FEBRUARY

FEBRUARY 1—NATIONAL FREEDOM DAY
By presidential proclamation in 1949, this day was established to commemorate the signing of the 13th Amendment, which abolished slavery in 1865.

FEBRUARY 9–MARCH 26—LENT
Christian churches observe this 40-day (excluding Sundays) period of fasting and penitence beginning on Ash Wednesday and ending the Saturday before Easter.

FEBRUARY 9—CHINESE NEW YEAR
Celebrated by Chinese all over the world with music, dance, costumes, and firecrackers, this day begins the Year of the Rooster.

FEBRUARY 23—W.E.B. DUBOIS' BIRTHDAY
The first African American to hold a doctoral degree, this scholar and social critic helped organize the Niagara Movement, the forerunner of the NAACP. He lived from 1868 to 1963.

PHOTO TOP: PHOTODISC

In Print

GRADING SCHOOLS

In ***America's "Failing" Schools***, educational testing expert W. James Popham helps to make sense of school evaluation under the No Child Left Behind law, paying attention to the implications of standardized testing. In straightforward language, Popham explains what it means for a school to fail, offers concrete suggestions for what can be done in response, and argues why a "failing" school may still be a good school. 157 pp. $23 from RoutledgeFalmer. To order, visit www.routledgefalmer.com.

BILINGUAL GHOST STORY

Elena's father didn't believe that the old run-down house was haunted even though everybody else was afraid to rent it. In ***Ghost Fever*** or ***Mal de Fantasma***—a bilingual English and Spanish book—author Joe Hayes tells the story of how Elena solves the mystery of the ghost girl and recovers from her ghost fever, all while learning a few life lessons. 90 pp. $14.95 from Cinco Puntos Press. To order, visit www.cincopuntos.com.

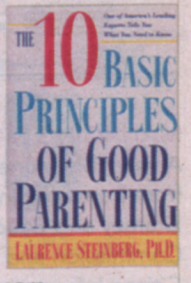
WORKING IS FOR THE (GUIDE) DOGS

Ira the dog is training to become a service dog by learning to assist people who are not able to move around easily. But the new facility he's supposed to attend for specialized training isn't ready, so Ira must face the new challenge of learning to become a guide dog for the blind. Dorothy Hinshaw Patent describes Ira's career change in ***The Right Dog for the Job: Ira's Path from Service Dog to Guide Dog***, which contains charming photographs and a good overview for young readers of guide dog training. 32 pp. $16.95 from Walker and Company. To order, visit www.walkeryoungreaders.com or call 800-289-2553.

NOT EVERY CROWD IS A GOOD ONE

Yankee Girl, by Mary Ann Rodman, tells of Northerner Alice Ann Moxley's desire to fit in at school in her new Mississippi hometown in the 1960s South. Snubbed by the popular girls, Alice tries to befriend Valerie, the new Black girl and other outsider in her school, only to discover that the only way to be popular is to join the others in making Valerie miserable—until a tragedy wakes Alice up to the ramifications of following the crowd over following her heart. 219 pp. $17 from Farrar, Straus and Giroux. To order, visit www.fsgkidsbooks.com or call 888-330-8477.

PRINCIPLES FOR BETTER PARENTING

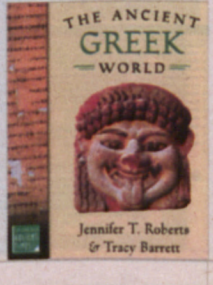


Dr. Laurence Steinberg offers his ideas and knowledge on parenting in ***The 10 Basic Principles of Good Parenting***, a succinct guide that distills decades of research and experience into enduring principles. A well-known expert on adolescence, Steinberg explains his rules through anecdotes and examples that parents can relate to and understand. 224 pp. $22 from Simon & Schuster. To order, visit www.simonsays.com.

ADVICE FOR PRE-RETIREES

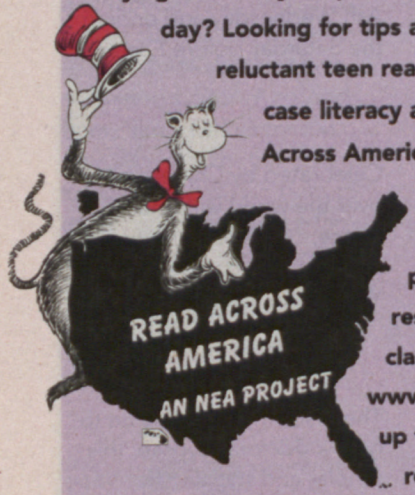
Fred Brock's ***Retire on Less Than You Think*** breaks with the conventional wisdom that you need 80 or even 100 percent of your income to make ends meet during retirement. He believes you can retire on less, quite comfortably, if you're willing to make a few painless lifestyle changes such as moving to where the cost-of-living is lower or tapping your home equity. Targeted to pre-retirees, the book offers solid advice and worksheets to ease your number-crunching. 192 pp. $15 from Henry Holt and Company. To order, call 888-330-8477.

ALL ABOUT GREECE



With lively writing, photos of landscapes and artifacts, and interesting asides and facts peppered throughout the book's margins, ***The Ancient Greek World***, by Jennifer T. Roberts and Tracy Barrett, renders the lives of ancient people in vivid and poignant detail for middle school students. 192 pp. $32.95 from the Oxford University Press. To order, visit www.oup.com/us/?view=usa.

NEA's Read Across America is Where It's Hat!



Trying to make your plans for Read Across America day? Looking for tips and resources for your reluctant teen readers or materials to showcase literacy all year long? NEA's Read Across America has created a monthly E-newsletter offering news from Read Across America partner organizations and resources you can use in your classroom or community. Go to www.nea.org/readacross to sign up for the E-newsletter and request a Read Across America resource kit filled with posters, a members-only CD-ROM, and more.

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On TV

DO YOU SPEAK AMERICAN?

PBS, January 5, 8 p.m., ET, check local listings.

The power of speech and how our manner of speaking is interpreted by others is explored in Robert MacNeil's new three-part series about language. The reporter/writer/host crisscrosses the country from Maine to California to discover the diversity, and sometimes controversy, of "American English" in all its ever-growing, slang-riddled glory. He covers hot topics like Ebonics and the infiltration of Spanish into our culture, and interviews common folks and celebrities about their lingo. Look for education materials at www.pbs.org/speak/.

INDEPENDENT LENS: A TOUCH OF GREATNESS

PBS, January 11, 10 p.m., ET, check local listings.

Educators will want to learn more about the work of "maverick" elementary school teacher, the late Albert Cullum, who spent 10 years teaching young children at Midland School in Rye, New York, during 1956–66. He believed all students are capable of appreciating greatness, or at least a partial understanding of important ideas and great works of art. Classical dramas and plays were the bedrock of his class lessons. Cullum permitted filmmaker Robert Downey to document some interactive (and very active) in-class lessons. Former students tell lots of great stories, but one stands out. Cullum specifically asked to have a fourth-grade boy who was always in the principal's office enrolled in his fifth-grade class. Today, that young man teaches in an inner city school.

TLC ELEMENTARY SCHOOL

The Learning Channel, January 14, 6 a.m., ET, check local listings.

As part of a series designed for grades K–6 consisting of segments edited from original documentaries, "What Is a Living Thing?" examines the seven key characteristics of living things and how biologists classify plants and animals. Can be taped and used in the classroom for two years with materials at discoveryschool.com.

FORECAST EARTH: ROAD RISK

The Weather Channel, January 24 and 27, 4 a.m.

This episode of the series that focuses on climatic and environmental forces changing our planet, examines how the growing information network and new road weather technology our nation's transportation department are working with in all kinds of weather keeps roads open, traffic moving, and drivers reaching their destinations safely. Can be taped and used in the classroom forever with teaching materials at www.weatherclassroom.com.

FORENSIC DETECTIVES: MYSTERIES AND SOLUTIONS

Discovery Channel, January 25, 9 a.m., ET.

This hourlong program explores skeletons in a mass grave along the route of Napoleon Bonaparte's march to Moscow, the ruins of a Zimbabwean civilization, the authenticity of works of art, and how the digestive system provides clues about eating habits. Can be taped and used in the classroom for one year with teaching materials available at www.discoveryschool.com.

BIOGRAPHY: JACKIE ROBINSON

A&E, January 28, 7 a.m., ET.

Take a look at the career of Hall of Fame baseball player Jackie Robinson, his struggles against injustice in the military, and his participation in the Civil Rights movement. The show can be taped and used in the classroom for two years with teaching materials at www.aetv.com/class.

THE LAST DAY OF POMPEII

Discovery Channel, January 30, 8 p.m., ET, check local listings.

Almost 2,000 years ago, the Roman Empire was shaken to its core by the worst natural disaster the ancient world had ever experienced. In less than 24 hours, the entire city of Pompeii, and at least 5,000 of its citizens, were buried under 75 feet of volcanic debris—victims of the eruption of Mount Vesuvius. This 90-minute special combines cutting-edge historical analysis with human drama and lavish special effects to capture the devastation wrought by the eruption of Mt. Vesuvius. The show uses scientific evidence unearthed in Pompeii and nearby Herculaneum, as well as the written firsthand account of Pliny the Younger.

Coming next month...

SLAVERY AND THE MAKING OF AMERICA

PBS, February 9 and 16, 9 p.m., ET, check local listings.

Thirteen/WNET New York's groundbreaking four-part series chronicles the institution of American slavery from its origins in 1619—when English settlers in Virginia purchased 20 Africans from Dutch traders—through the arrival of the first 11 slaves in New Amsterdam, the American Revolution, the Civil War, the adoption of the 13th Amendment, and Reconstruction. With such breadth comes new perspectives on and facts about slavery that challenge many long-held notions (such as the idea that slavery was strictly a Southern institution; it was a national institution) and highlight the contradictions of a country that was founded on the principle of "liberty and justice for all" but embraced slavery. The series companion Web site www.pbs.org/slavery (coming January 17) expands on the program's content, and an expansive and unique Web site for educators can be found at www.slaveryinamerica.org.

On TV listings are provided by KIDSNET, a national resource for children's media in Washington, D.C., www.kidsnet.org, and by Cable in the Classroom's Access Learning magazine at www.ciconline.org.

PHOTOS LEFT COLUMN FROM TOP: DON PURDUE/THIRTEEN/WNET NEW YORK; ALEX ADAMS/DCI; RIGHT COLUMN FROM TOP: DISCOVERY COMMUNICATIONS INC., NO CREDIT; JEREMY LOCK

Take Note

Support for AIDS Orphans

Of the 11 million children in sub-Saharan Africa who have lost one or both parents to AIDS, nearly 2 million are under the age of five. It is estimated that 150,000 of those young orphans live in Kenya, and poor rural communities and their overburdened caregivers are left to raise these vulnerable children.

You and your class can help by contributing to the Orphan Support Pack Project. Launched by the Academy for Educational Development (AED), the support pack provides the caregivers of children under five orphaned by AIDS in Kenya with urgently needed services and care items, such as a prepaid card good for full immunizations, as well as preschool fees, weekly home visits by a trained community mentor, and access to a caregiver support group for one year. Other items contained in the pack are a "sippy cup" and bowl, a washcloth and soap, a blanket, a ball, a school uniform, a notebook, pencil and crayons, and materials to create a parents memory book.

AED hopes to raise funds initially to provide Orphan Support Packs to 1,000 children in Kenya over the next two years. Each pack costs $100 for a year's worth of services and materials. The packs will be assembled in Kenya to support the local economy.

To request a free information kit or to donate to the program, go to www.changethroughchildren.aed.org/orphansupport.

For Tight Software Budgets

Adobe System Inc.'s Software Donation Program allows U.S. K–12 schools or nonprofit organizations that provide teacher training or develop curriculum for K–12 classrooms to request a maximum of four software packages per year of the latest versions of Adobe software. The program is managed in partnership with Gifts In Kind International. A nominal processing and shipping fee is charged for all software donations. To apply, review eligibility criteria at Adobe's site then download and complete the application for the region in which your school is located from www.giftsinkind.org/resources/download_center.asp. For complete information on the program, go to www.adobe.com/aboutadobe/philanthropy/software.html.

No Name-Calling Week

NEA has joined forces with over 40 education, mental health, youth advocacy, and social justice organizations to address the problem of name-calling and verbal bullying in U.S. schools. During the week of January 24–28, 2005—No Name-Calling Week—schools serving grades 5–8 across the nation will be asked to take part in a week of educational activities aimed at stopping name-calling and creating safer and more affirming schools for all students. Visit www.NoNameCallingWeek.org to register your school, receive educational materials, and find out more about this project.

Free Course Management Tool

Grade Connect is an easy-to-use electronic course management system packed with an array of features to help teachers manage their courses easier. Designed by teachers, the program includes an online gradebook that allows you to post up-to-the-day grades and keep students informed on their standing, so there are fewer questions. It will automatically calculate quarter grades as well as allow you to post homework and project assignments along with due dates—the students' personal calendar feature constantly reminds them of upcoming deadlines. The system is online so it requires no special network server or connection. Best of all, the program is free to educators who register at the site. For more information and a demo of Grade Connect, go to www.gradeconnect.com.

Heads Up from NEA Member Benefits

IS AN IRA RIGHT FOR YOU? Few investment opportunities have helped more people prepare for retirement than the Individual Retirement Account (IRA). Depending on your circumstances, a Traditional or Roth IRA might be right for you.

Contributions to a Traditional IRA may be tax deductible and the earnings grow tax-deferred. Distributions from the IRA, however, are taxable. Contributions to a Roth IRA are never tax deductible, but earnings and distributions can be tax free given certain provisions.

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SPENT A LITTLE MORE CASH than you'd planned to during the holiday season? You could eliminate your debts* with the NEA Personal Loan®, offered by MBNA America. It's easy—if approved, you could consolidate your high-interest debt and save with low rates available for NEA members. This plan includes affordable monthly payments and repayment terms from 24 to 84 months. No collateral is necessary and there are no costs to apply, so call today! Dial 1-800-545-4094 and mention priority code KK2O-QV-042–KA for a decision in as little as 10 minutes. Or visit www.neamb.com/pl to apply online. TDD users, please call 1-800-833-6262.

*MBNA may prohibit use of an NEA Personal Loan to pay off or pay down another MBNA account.

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ILLUSTRATION: PHOTODISC

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Members who are seeking **National Board Certification** can apply for a low-cost loan designed to help cover the $2,300 assessment fee. The NEA National Board Certification Loan® is a special line of credit that has no application fee, no annual fee, no prepayment penalty, and no collateral is required. Call 1-800-545-4094 for more information or to apply.

EXCHANGE PROGRAMS

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web:
www.jewishlabor.org
Application Deadline:
April 1, 2005

July 6—27, 2005

Three-week seminar for secondary school teachers able to implement Holocaust studies in their classrooms. Program includes Poland, the Czech Republic, and the U.S. Holocaust Memorial Museum in Washington, DC. With prominent scholars from Israel's Yad Vashem Center and Ghetto Fighters' House.
Teachers pay $2,000, which includes round-trip travel, trips to historic sites, hotels, two to a room, and two meals daily.

WEB SITE

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Use of Savings Bonds does not constitute endorsement by the Department of the Treasury. Initial value of bond is 50% of face value.

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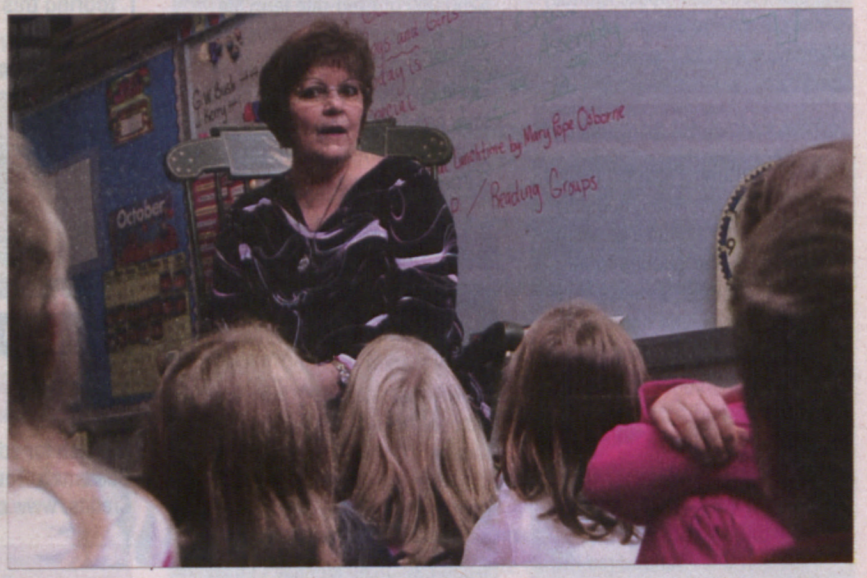
Why Wait?

Some first graders need a little extra help right now.

BY PAMELA THOMPSON-KELLY



8:15 sharp: School bus doors swing open and students disembark. Eight hundred pairs of feet thunder through the front entrance amid chattering voices, a wave of excitement. Some 38 of those feet enter my first-grade classroom. The school day begins! The children place their belongings in wooden cubbies and start the morning math assignment awaiting them at their desks. Enthusiasm fills our classroom and we're all anxious to begin learning together.

A normal day? Not. Let me describe a typical arrival to my classroom.

Harry (all student names have been changed) drags his book bag into the classroom and promptly collapses into a heap on the rug, whining about the miserable start of his day. He then proceeds to stuff his entire body into a six-inch-wide cubby, refusing comfort.

Peter bounds into the room and immediately selects his first victim to torment, hoping to start this morning with a reprimand from the teacher. Through this activity the child has obtained the center stage that he regularly demands.

Next arrives Walter. He has brought in collectors' cards, which are not allowed in school, and proceeds to gather his followers to view the most recent additions. You'll find his book, coat, hat, and homework on the floor. His shirt is on backwards and his socks don't match, zipper in the down position and pant pockets inside out. "Please put your belongings away," I say, and then notice a far away look in his eyes. I will need to remind him five or more times before he follows my directions. Not to worry, I'm told. Give him time to mature.

That's because when these children reach second grade, a team of my peers will develop recommendations for helping them. The same approach prevails in many other districts. But why wait? Some children do grow out of their problems without specialized help. Others don't, yet we don't have to convene a whole team with its complicated procedures to offer critical help. Let's bring in the school's psychologist. Let's provide additional training for the teacher, long before formal identification.

Why lose a year? Think about my class this bright morning.

Harry has extracted himself from the cubby and is now wiping off his book bag and lunch box because "it has touched the rug." He will spend a great deal of his day wiping off his belongings to free them of germs.

Peter has finally made his way to his desk and is rocking in his chair to an inner rhythm. His morning work, which I placed on his desk prior to his arrival, is left untouched and has fallen to the floor. If it isn't retrieved soon, it will become part of the expanding clutter beneath his desk—crayons, shavings, pencils, snack papers, and garbage. When asked, "Peter, would you please clean under your desk?" he answers, "I didn't make that mess. Hey, who did this?" Soon, he's shaving the paint off his new pencil with student scissors, covering the layer of forgotten items under his desk. Yes, it's distracting—this is the "center stage" child. But Peter is a bright and beautiful boy whose energy prohibits him from completing any assignments. He needs help—now.

"I don't want to label the children. I just want these wonderful little characters to get help."

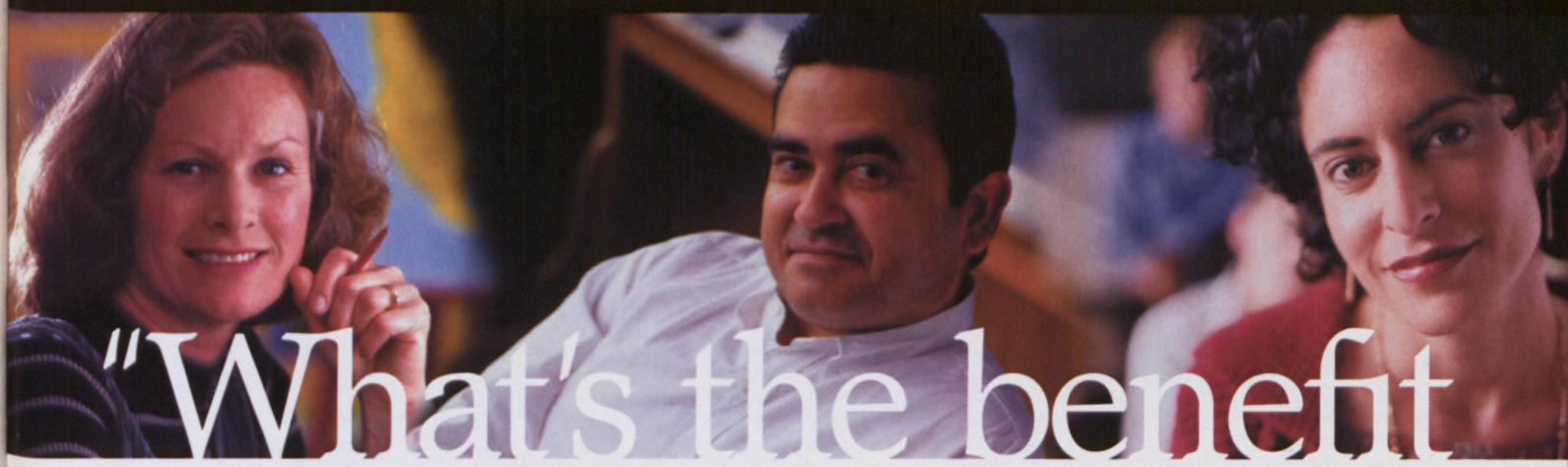
I don't want to label the children. I just want these wonderful little characters to get the help and guidance they deserve as early as possible. We as educators need to have our voices heard and stop waiting for that magic age of seven.

Another summer will end. Once again the feet will come thundering down the hallways and smiling faces will enter our classrooms. Among them, there may be a Walter, a Harry, or a Peter, and I don't want to still be asking, Why wait? nea

Pamela Thompson-Kelly teaches first grade in Columbia, Connecticut.

EDITOR'S NOTE: The new special education law may make it easier for teachers to avoid the wait. More in next month's *NEA Today*.

PHOTO: JONATHAN OLSON



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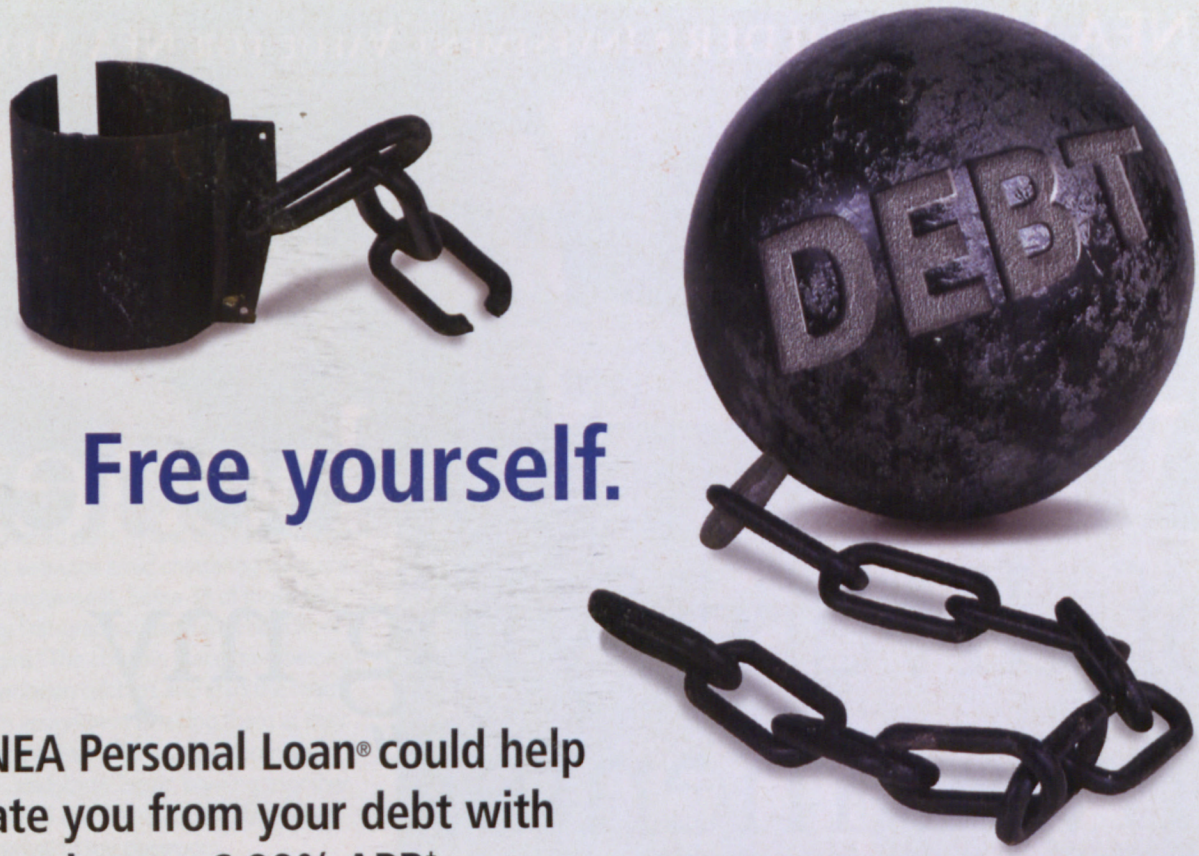

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NEA Personal Loan Estimated Monthly Payment Chart

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$15,000	$694	$479	$371	$307	$265	$234
$25,000	N/A	$797	$618	$512	$441	$390

Payment amounts are estimates based on a 6.99% APR† Your APR may be higher. Your payment amount and term may be less if you choose to make payments during the 4-month deferral period. See below for important disclosures.

Get a loan decision in as little as 10 minutes!

To apply for the loan that could help free you from your debts, call 1-800-545-4094 today.

Mention priority code KQNE (TDD users, please call 1-800-833-6262)
Monday - Thursday 8 am - 10 pm, Friday 9 am - 8 pm, or Saturdays 10 am - 4 pm

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†MBNA will set your Annual Percentage Rate (APR) between 6.99% and 17.99%, based on your creditworthiness. The APR is not guaranteed and may change; however, any APR change will not affect any balance on your account at the time of the change. In most cases, a change in the APR will restart your repayment term and change your minimum monthly payment. There is a 1% transaction fee for all advances (fee: min $2; max $10).

††Eligible NEA family members include parents, spouse (or domestic partner) and children.

△MBNA may prohibit use of an NEA Personal Loan account to pay off or pay down another MBNA® account. Receipt of maximum credit line is subject to creditworthiness standards.

§This account offers a 4-month payment deferral feature if you take an advance within the first four months. During the deferral period, no payment will be due. Finance charges will accrue. Your repayment term will start after the deferral period. You may pre-pay at any time without penalty.

The NEA is not involved in the credit application process. All applications are subject to a confidential standard review by MBNA America Bank, N.A. This account is issued and administered by MBNA America Bank, N.A.

Absolutely NO membership dues are used to market this program.

MBNA is a federally registered service mark of MBNA America Bank, N.A.

The NEA Personal Loan is a federally registered service mark of NEA's Member Benefits Corporation and is a financial service provided by MBNA America, used pursuant to license.

The NEA Personal Loan has been developed for NEA Members and their families only. If a member decides not to renew membership, that person and his/her family will no longer be eligible to receive the preferred rates and fees offered through the NEA Personal Loan program. If eligible, a replacement loan may be offered.

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NEA-Sponsored CD℠

4.36% APY*
valid 11/15/04-11/21/04

(60-month term)
$1,000 minimum opening balance

>

Bank of America, Missouri	3.35% APY** (60-month term, valid 11/4/04)
Bank One, Illinois	3.50% APY** (60-month term, valid 11/4/04)
Citibank, New York	3.55% APY** (60-month term, valid 11/4/04)

NEA-Sponsored yield shown is subject to change weekly. Yields shown are for comparison purposes only. Please call MBNA for current NEA-Sponsored yields or visit www.neamb.com/cd

Simple arithmetic

The NEA-Sponsored CD offers all of these great benefits:

- **Member-only yields that have consistently ranked among the highest in the nation**
- FDIC insurance up to $100,000 per depositor
- Low $1,000 minimum opening balance
- Terms from 6 to 60 months
- Family members† are eligible for the same member-only yields
- Offered by MBNA America Bank, N.A.

To check current yields or open an account, call MBNA at

1-800-457-2258

and mention priority code **JA0HL** or visit **www.neamb.com/cd**

See connecting flap for important disclosures.

NEA-Sponsored CD℠

4.36% APY*
valid 11/15/04-11/21/04
(60-month term)
$1,000 minimum opening balance

>

Bank of America, Missouri	Bank One, Illinois	Citibank, New York
3.35% APY** (60-month term, valid 11/4/04)	3.50% APY** (60-month term, valid 11/4/04)	3.55% APY** (60-month term, valid 11/4/04)

NEA-Sponsored yield shown is subject to change weekly. Yields shown are for comparison purposes only. Please call MBNA for current NEA-Sponsored yields or visit www.neamb.com/cd

Simple arithmetic

The NEA-Sponsored CD offers some of the highest yields in the nation.

Additional benefits include:

- FDIC insurance up to $100,000 per depositor
- Low $1,000 minimum opening balance
- Choice of terms from 6 to 60 months
- Offered by MBNA America Bank, N.A.

To check current yields or open an NEA-Sponsored CD, call MBNA at

1-800-457-2258

and mention priority code **JA0HL** or visit **www.neamb.com/cd**

CD TERMS	NEA-SPONSORED VALID 11/15/04–11/21/04	Bank of America MO valid 11/4/04	Bank One IL valid 11/4/04	Citibank NY valid 11/4/04
60 MONTHS	4.36 % APY*	3.35 % APY**	3.50 % APY**	3.55 % APY**
36 MONTHS	3.61 % APY*	2.85 % APY**	2.75 % APY**	3.05 % APY**
24 MONTHS	3.15 % APY*	2.40 % APY**	2.35 % APY**	2.60 % APY**
18 MONTHS	3.06 % APY*	2.15 % APY**	1.75 % APY**	2.15 % APY**
12 MONTHS	2.91 % APY*	1.40 % APY**	1.50 % APY**	1.85 % APY**

NEA-Sponsored CD yields are subject to change weekly. Yields shown are for comparison purposes only. Please call MBNA for current NEA-Sponsored CD yields or visit www.neamb.com/cd

*The NEA-Sponsored CD Annual Percentage Yields (APYs) are valid from 11/15/04 through 11/21/04, based on a $1,000 minimum opening balance, 365 day calendar year, terms shown and assume that interest remains in the account until maturity. Penalty may be imposed for early withdrawal of CD principal. Withdrawals and fees may reduce earnings.

**All other bank APYs shown in the comparison chart are valid as of 11/4/04, based on a $1,000 minimum balance and terms shown. Source – *Market Rates Insight*, 11/4/04.

†Eligible NEA family members include parents, spouse (or domestic partner) and children.

The NEA-Sponsored CD has been developed for NEA members and their families only. If a member decides not to renew membership, that person and his/her family will no longer be eligible to receive the preferred rates through the NEA-Sponsored CD. If eligible, a replacement account will be offered.

Absolutely NO membership dues are used to market this program.

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